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WORKMEN'S  
EARNINGS, STRIKES,  
AND  
SAVINGS.

BY SAMUEL SMILES

AUTHOR OF 'LIFE OF GEORGE STEPHENSON,' 'SELF HELP,' ETC.



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# WORKMEN'S EARNINGS, SAVINGS, AND STRIKES.

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## ALLEGED DEGRADATION OF THE WORKING CLASSES.

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AT a recent meeting of mechanics, held in St. Martin's Hall, one of the speakers used these words: 'Life to a working man is a ceaseless process of degradation, a daily martyrdom, a funeral procession to the grave.\*' This is a very dolorous picture of the working man's life and condition; but happily it is refuted by the fact that the average duration of life amongst working men is higher, and that they are able to obtain a larger equivalent for their labour, at this day, than at any former period. The conclusion of Brown, the Oxford shoemaker, was much nearer the truth, when he said that 'a good mechanic is the most independent man in the world.' If he be ordinarily

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\* Mr. Potter's speech at St. Martin's Hall, 30th September, 1859.

skilled, diligent, sober, and intelligent, he may be useful, healthy, and happy. With a thrifty use of his means, he may, if he earns from 30s. to 40s. a-week, dress well, live well, and educate his children creditably. Hugh Miller never had more than 24s. a-week while working as a journeyman stonemason, and here is the result of his fifteen years' experience :—

‘ Let me state, for it seems to be very much the fashion to draw dolorous pictures of the condition of the labouring classes, that from the close of the first year in which I worked as a journeyman until I took final leave of the mallet and chisel, I never knew what it was to want a shilling ; that my two uncles, my grandfather, and the mason with whom I served my apprenticeship—all working men—had had a similar experience ; and that it was the experience of my father also. I cannot doubt that deserving mechanics may, in exceptional cases, be exposed to want ; but I can as little doubt that the cases *are* exceptional, and that much of the suffering of the class is a consequence either of improvidence on the part of the competently skilled, or of a course of trifling during the term of apprenticeship, quite as common as trifling at school, that always lands those who indulge in it in the hapless position of the inferior workman.’

The philosophy that strives to teach people of any class to think the worst of themselves and their condition is of the shallowest sort; and the eloquence expended in the effort to convince well-paid workmen that they ought to be miserable is worse than shallow—it is mischievous. The orator who described the working man as forming part of a funeral procession, because the masters declined to pay him ten hours' wages for nine hours' work, was, however, only practising one of the tricks of platform-oratory. The platform-orator is nothing if not striking. He must exhibit strong contrasts, and hence he exaggerates to make his points tell. It is no doubt true that much unnecessary suffering was inflicted upon innocent individuals in the course of the recent strike; but the 'tyranny' of the masters was not the true cause; nor was the evil to be remedied, as proposed, by establishing the ascendancy of trades-unions. It very rarely, however, occurs to such orators to suggest that the persons whom they address are themselves in any way to blame for what they suffer, or that they misuse the means of happiness which are placed within their reach. They do not tell them that they are themselves parties to the 'process of degradation' which they are described as undergoing. This would be to convey a disagreeable though wholesome truth, and to speak such truth forms no part of the business of the popular agi-

tator. He must please those whom he addresses ; and it is always vastly more gratifying to our self-love to be told that somebody or something is to blame for what we suffer, rather than ourselves.

If the condition of the labouring classes in this country be viewed by the light of history, it will be found, that, instead of undergoing a 'process of degradation,' the process has been one of solid and steady improvement, and that the chief evils from which working-people suffer are those which only themselves can cure. Political reformers frequently point to the United States ; and Mr. Bright has applauded 'the resolution of any man 'who is determined by his industry and economy 'to provide the means of conveying himself and his 'family to another and to him and them a more 'happy land.'\* But it is certain that the skilled working man, if he practises industry and economy, may be as happy in England as anywhere else ; and the voice that has recently come to us from America, in the shape of Theodore Parker's sermons 'On the Perishing Classes of Boston,' clearly demonstrates, if demonstration were needed, that political institutions, of the most democratic kind, are absolutely helpless in

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\* Letter to the Glasgow Council of Trades Delegates on Emigration.

protecting men against the consequences of their own ignorance, improvidence, and vice.

A popular historian has even alleged, that, so far from the want of political freedom being a cause of the alleged 'degradation' of this class, 'the working man of modern times has bought the 'extension of his liberty at the price of his material 'comfort.\* But instead of this being the case, it is capable of proof that, as respects the means of comfortable living, the English artizan is now better off than at any former period; and has fewer burdens to bear in proportion to his means than the like class in any country in Europe. It is true, in those new countries where land is abundant and cheap, he is enabled more easily to become an owner and cultivator of the soil, to the relief of the 'labour-market;' and it is by this constant drafting off of the provident working-class that the rate of wages in new countries is maintained at so comparatively high a standard. But notwithstanding these advantages in favour of the colonist, the English mechanic is as well paid for his labour in proportion to the prices of commodities; and it is quite unnecessary for him to go all the way to America, Australia, or New Zealand, to learn how to prosper. If he uses the land in England as a savings-bank, he will thrive

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\* Mr. Froude—*History of England*.

here as there; but if he invests his earnings in the beer-shop, he will be degraded alike in the old country as in the new.

No one can reproach the English workman with want of industry. He works harder and more skilfully than the workman of any other country; and he might be more comfortable and independent in his circumstances were he as prudent as he is laborious. But improvidence is unhappily the defect of the class. Even the best-paid English workmen, though earning more money than the average of professional men, still for the most part belong to the poorer classes because of their thoughtlessness. In prosperous times they are not accustomed to make provision for adverse; and hence, when a period of social pressure occurs, they are rarely found more than a few weeks ahead of positive want. This habitual improvidence—though of course there are many admirable exceptions—is the real cause of the social degradation of the artizan. This too is the prolific source of social misery; but the misery is wholly a human product. For though the Creator has ordained poverty, the poor are not necessarily, nor as matter of fact, the miserable. Misery is the result of moral causes. Most commonly it is the offspring of individual vice and improvidence; and it is to be cured, not so much by conferring greater rights, as by implanting better habits—a

course which the efforts made to inspire working men with a contempt for their own condition, and a hatred of the classes above them, are in no respect calculated to promote.

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### ADVANCES IN WAGES.

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We have stated that the remuneration of the working people of this country has been steadily progressive. Macaulay has shown that towards the close of the seventeenth century all classes were paid less wages than they are now. Agricultural labourers received only from 2s. to 3s. a week with food, or from 4s. to 5s. without. In 1661 the justices at Chelmsford fixed the rate at 6s. in winter and 7s. in summer; but at the time this order was made all the necessaries of life were immoderately dear, and wheat was selling at what would now be considered almost a famine price—70s. a quarter. Private soldiers were paid only 4s. 8d. a week, yet no difficulty was experienced in obtaining thousands of recruits on very short notice. Even mechanics received only from 6s. to 7s. a week, notwithstanding the high price of food. In 1680 Mr. John Basset, member for Barnstaple, urged in Parliament that the exorbitant wages paid in this country made it impossible for our

artizans to compete with Indian looms ; for, said he, the English mechanic, instead of slaving like the Hindoo for a piece of copper, exacts not less than a shilling a day !\* Working people then rarely tasted meat ; and sugar, tea, and coffee—now the common necessities of life—were luxuries altogether beyond their reach. In Charles II.'s time the woollen weavers could only earn 6*d.* a day, and the popular ballads sung in the streets of Norwich and Leeds stated that, if justice were done, and weavers had their 'rights,' they would be paid a shilling a day as in the 'good old times.' But even during the days of the Commonwealth, which were the 'good old times' referred to—a period of great prosperity being still proverbially spoken of in some parts of Yorkshire as 'Oliver's 'days'—it is ascertained that, while the prices of the ordinary necessities of life were somewhat higher, the better classes of workmen did not earn more than about one-fourth of their present average wages.

Coming down to our own times, we find the earnings of artizans steadily advancing. In 1730 the daily earnings of bricklayers and mechanics employed at Greenwich Hospital averaged 2*s.* 6*d.* a day, with bread dearer than at present. Even as late as the year 1800, Mr. Sidney Smirke states

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\* Smith's *Memoirs of Wool*.



that the wages of a good mason in London were only 16s. a week, with wheat at 90s. 6d. the quarter; the same class of workmen now receiving 33s. a week, though wheat is under 50s. the quarter, and all the necessaries of life are greatly reduced in price. The wages paid to the men employed in the building trades of the metropolis generally, have increased during the last thirty years from 27s. and 28s. to 32s. and 33s. a week; and, taking into account the quantity of necessaries which the money thus earned will purchase, the substantial increase has been equivalent to not less than 30 per cent. The more closely, indeed, that the vaunted 'good old times' of the labouring classes are investigated, the more clearly will it appear that they were times of hard work and small pay, of dear food and scanty clothing, of defective means of education and wretched household accommodation.

A similar improvement in the remuneration paid for labour has taken place in most of the staple branches of industry throughout England during the same period, as is strikingly exhibited by the 'Miscellaneous Statistics of the United Kingdom,' recently presented to Parliament, which contain a mine of information illustrative of the advances made by the working classes of this country in respect of material prosperity during the last twenty years. The tables furnished by Mr. Chad-

wick, Treasurer of the Borough of Salford, are peculiarly instructive on this head.\* We have brought together some of the more striking particulars contained in these valuable returns; and we beg to point out the fact that, whilst the actual money-wages paid to the operatives employed in the cotton trade have increased during the last twenty years from 12 to 28 per cent., the working hours of the labourers have been reduced by the operation of the Ten Hours Factory Bill during the same period, nine hours per week, or not less than 15 per cent. There has also been a reduction in the hours of labour in silk-mills, of six hours a week; and in the miscellaneous employments connected with the building trade, of from three to four and a half hours per week. To this it may be added that there has been a large increase in the number of persons employed in all descriptions of labour; the number of cotton-factories having increased 21 per cent., and of silk-factories 71 per cent.

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\* See *Miscellaneous Statistics of the United Kingdom, Part II.* (Parliamentary Return) 1859; and *Journal of the Statistical Society* for March, 1860.

## WEEKLY WAGES PAID IN MANCHESTER AND THE NEIGHBOURING TOWNS DURING THE LAST 20 YEARS.

| Nature of Employment.                                                              | 1839. | 1849. | 1859. | Increase<br>in Wages<br>over<br>1839. | Decrease<br>in period<br>of Labour. |
|------------------------------------------------------------------------------------|-------|-------|-------|---------------------------------------|-------------------------------------|
|                                                                                    | s. d. | s. d. | s. d. | Per Cent.                             | Hours.                              |
| <i>Cotton Manufacture.</i>                                                         |       |       |       |                                       |                                     |
| Steam-engine tenters . . . .                                                       | 24 0  | 28 0  | 30 0  | 25                                    | 9                                   |
| Warehousemen . . . . .                                                             | 18 0  | 20 0  | 22 0  | 22                                    | 9                                   |
| Scutchers (girls and women)                                                        | 7 0   | 7 6   | 8 0   | 14                                    | 9                                   |
| Strippers (boys and young<br>men) . . . . .                                        | 11 0  | 12 0  | 14 0  | 27                                    | 9                                   |
| Overlookers (carding) . . . .                                                      | 25 0  | 28 0  | 28 0  | 12                                    | 9                                   |
| Bobbin and fly tenters (girls<br>and women) . . . . .                              | 7 6   | 8 6   | 9 0   | 20                                    | 9                                   |
| Minders of self-acting mules<br>(25's to 40's) . . . . .                           | 18 0  | 18 6  | 22 0  | 22                                    | 9                                   |
| Piecers (women and young<br>men) . . . . .                                         | 8 0   | 9 0   | 10 0  | 25                                    | 9                                   |
| Doublers (women) . . . . .                                                         | 7 0   | 7 6   | 9 0   | 28                                    | 9                                   |
| Power-loom weavers (princi-<br>pally women), 40-inch<br>shirtings, 2 looms . . . . | 9 0   | 9 0   | 10 9  | 19                                    | 9                                   |
| Ditto, 4 looms . . . . .                                                           | 17 0  | 16 0  | 20 0  | 18                                    | 9                                   |
| <i>Silk Manufacture.</i>                                                           |       |       |       |                                       |                                     |
| Mill-men and throwsters . .                                                        | 14 0  | 14 0  | 17 0  | 21½                                   | 6                                   |
| Overlookers . . . . .                                                              | 19 0  | 19 0  | 22 0  | 16                                    | 6                                   |
| Spinners (young men and<br>boys) . . . . .                                         | 7 6   | 7 6   | 10 0  | 33                                    | 6                                   |
| Weavers . . . . .                                                                  | 18 0  | 18 0  | 20 0  | 11                                    | 6                                   |
| <i>Mechanical Trades.</i>                                                          |       |       |       |                                       |                                     |
| Pattern-makers and fitters . .                                                     | 30 0  | 30 0  | 32 0  | 6                                     | } The<br>same.                      |
| Smiths and millwrights . .                                                         | 30 0  | 32 0  | 32 0  | 6                                     |                                     |
| Painters . . . . .                                                                 | 24 0  | 27 0  | 29 0  | 20                                    |                                     |
| Erectors . . . . .                                                                 | 32 0  | 32 0  | 33 0  | 3                                     |                                     |
| <i>Miscellaneous.</i>                                                              |       |       |       |                                       |                                     |
| Bricklayers—summer . . . .                                                         | 27 0  | 30 0  | 33 0  | 22                                    | 4½                                  |
| „ winter . . . . .                                                                 | 27 0  | 27 0  | 30 0  | 11                                    | 3                                   |
| Bricklayers' labourers—summer                                                      | 18 0  | 18 0  | 21 0  | 16                                    | 4½                                  |
| „ „ winter . . . . .                                                               | 18 0  | 18 0  | 18 0  | ..                                    | 3                                   |
| Stonemasons—summer . . . .                                                         | 26 0  | 28 6  | 30 0  | 15                                    | 4½                                  |
| „ „ winter . . . . .                                                               | 24 0  | 26 0  | 27 0  | 12                                    | 3                                   |
| Brickmoulders—summer . .                                                           | 42 0  | 42 0  | 50 0  | 19                                    | } The<br>same.<br>Do.               |
| „ „ winter . . . . .                                                               | 18 0  | 18 0  | 21 0  | 16                                    |                                     |

Mr. Chadwick states that the number of persons in Lancashire directly engaged in the various branches of the cotton trade in 1859 was estimated at 400,000 persons, and that the average rate of wages paid to them (including boys, girls, and women) was 10s. 3½d. per week, or 10,653,000*l.* per annum.

‘ The rate of wages (he adds) paid to the various trades in Manchester and the neighbourhood during the twenty years from 1839 to 1859 shows that in the cotton trade the advance of wages has averaged from 10 to 25 per cent. In the silk trade an advance of wages has taken place in all the branches equal to more than 10 per cent.,’— ‘ these advances having in all cases been conceded by the masters without any strike amongst their workpeople. In calico-printing, dyeing and bleaching, and in silk and fustian dyeing, a decline in wages has occurred in those branches which no longer require any special or peculiar skill; and also in the higher class of skilled workmen, such as machine printers; but the wages of this class now range from 25*s.* to 50*s.* per week, the average rate being 38*s.* In the building trades the increase in the rate of wages has averaged from 11 to 32 per cent. In the mechanical trades there has been a general advance in nearly all branches; in some instances

‘ this advance is equal to 45 per cent. A reduction has occurred in the high wages formerly paid to brass moulders (now 30s.), and to engravers to calico printers, though the wages of the latter now range from 25s. to 48s. per week. In the miscellaneous trades, including upwards of eighty classes of workmen, the rate of wages has generally been maintained, and in some cases has been considerably advanced. Where reductions have occurred, they will be found to arise mainly from the following causes:—1. Where the demand for the article has declined, as in beaver hat-making, block-cutters and printers in calico-printing, &c. ; and 2. Improvements in machinery, such as the substitution of power for hand-loom weaving, and the substitution of machine-printing of calico and of paper-hangings for hand-printing,’ &c.

The wages paid to individual labourers do not, however, convey a complete idea of the large incomes earned by families in Lancashire at the present time. In the cotton districts the proportion of labourers employed in the mills is as follows:—19 per cent. are men; 50·2 per cent. women; 6·6 per cent. boys; and 24·2 per cent. girls. Whilst the men are earning high wages in various trades, most of the other members of the family are at work in the mills. In Darwen and

the neighbourhood women can earn as weavers from 11s. to 20s. a week, according to the skill and the number of looms they attend; and winders and warpers, principally young women, earn from 10s. to 18s. a week. During the last few years the demand for 'card-room hands,' whose labour requires little skill and is easily learnt, has led to an increase in their wages in Darwen of fully 100 per cent. There is a large mill in that neighbourhood where, twenty years ago, no hand in the card-room earned more than 6s. a week, where now many of them earn from 12s. to 18s. a week, with nine hours less labour.

When these circumstances are taken into account, it will be found—what otherwise might have seemed incredible—that the families of factory operatives in Lancashire are at present earning higher incomes than many of the professional classes of England—higher than the average of country surgeons, higher than the average of the clergy of all denominations, much higher than the average of the teachers of the rising generation,\*

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\* The salaries of certificated teachers in the National Schools are under 100l., and of uncertificated teachers under 70l. per annum. Whilst we write, we observe from a case before the Colchester County Court ('Times,' 2nd May, 1860) that the salary at which a Dissenting Congregation of that town engaged their minister was twenty-five shillings a week, and that the minister was under the necessity of taking legal steps to recover an unpaid balance of wages due to him at that rate.

and perhaps higher than the average of the middle classes of the United Kingdom generally. In a debate in the House of Commons in 1844, when the rate of wages was considerably lower than at present, Mr. Bright, in the course of his speech delivered in opposition to the Bill for shortening the hours of labour, instanced the case of 51 families inhabiting 51 cottages adjoining his mill, whose average earnings per family amounted to 92*l.* 19*s.* per annum. He adduced another case where 55 families then employed by Eccles, Shorrock, and Co., of Darwen, earned an average income for each family of 117*l.* 7*s.* 9*d.* But since that time the rate of wages paid to the same class of workpeople has so much increased, that there are few families containing children of twelve years and upwards who do not earn incomes of from 120*l.* to 150*l.*

We have before us a large number of cases taken from the wages-books of mills in the neighbourhood of Blackburn and Rochdale which strikingly illustrate this statement. In one instance we find a father, son, and daughter, earning 2*l.* 12*s.* a week, or 135*l.* 4*s.* per annum. In another, the husband and wife earn 2*l.* 8*s.*, or 124*l.* 16*s.* per annum. In a third, the father and four girls earn 3*l.* 10*s.* a week, or 182*l.* per annum. These are ordinary examples; but in many families the earnings range much higher. We find a case in which five daughters and two

sons working in a cotton-mill earn amongst them three guineas a week, whilst the father, working as a blacksmith, earns 30s., showing a total annual income of 232*l.* 10s. In another instance, where the father earns 17s. a week as a labourer, the eldest son earns 1*l.* 15s. as a warper in a mill, five daughters earn from 13s. to 10s. a week each, and the youngest son, 14 years old, 8s., or a total income of 287*l.* 10s. Even this is not the maximum. There is a family consisting of the father, six sons, and two daughters, who realise 6*l.* 17s. a week, or, at an average of 6*l.* 10s. for fifty weeks, a united income of 325*l.*

Thus, in Lancashire, children are as great a source of wealth to their parents as in any new colony. Large as is the population of that county, it bears a much smaller proportion to the existing steam-power, and to the looms and spindles now running, than it did only ten years ago. A manufacturer informs us that at least 20,000 additional operatives—men, women, and children—are required in Lancashire alone, to enable the existing mills, and those in course of erection, to be worked satisfactorily. Nor is factory-life now accompanied by those hardships which were formerly so common. Mr. Leonard Horner, after twenty-six years' experience as an inspector, says :—

‘ I am persuaded that in no way can the children



‘ of the operative classes be placed in more favourable circumstances than while working in a well-regulated factory, under the conditions of the existing law. Their half-day’s employment can do no injury to their health; they are exposed to no undue exertions; and they are sheltered from the weather in a dry and warm room —a great contrast to what most of them would be otherwise exposed to; and if the school to which they are sent daily for three hours be a reasonably good one, they get the advantage of some education; and in many of the schools they obtain the lasting benefit of most effective teaching. When they are in the mill they acquire regular and industrious habits, and by the work they are set to, and by what they see around them, their wits are sharpened, and they earn wages that must go a good way towards their maintenance.’\*

Similar high rates of wages prevail throughout Yorkshire and the other manufacturing districts, where women and children also largely contribute to increase the united earnings of families. In Leeds the average rate paid to men, women, and children, employed in the woollen manufacture, is about 12s. 6d. weekly; the wages of wool-sorters

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\* *Factory Inspectors’ Reports*, 1860.

being 24s., slubbers 27s., overlookers (of slubbers) from 35s. to 40s., mule spinners 28s., and others in proportion to their skill and efficiency as labourers. At Bradford and the neighbourhood the wages of men employed in worsted-spinning range from 18s. to 36s. Mr. Baker, Inspector of Factories, states that the wages paid to the factory operatives of the United Kingdom in 1856 amounted to upwards of nineteen millions sterling; that in no branch of textile labour had wages been reduced since 1833; that the 'average increase was '12 per cent., and in one instance 40 per cent.'

The highest rates of wages, however, are those which prevail in the iron trade, which has recently sprung into great importance, and promises eventually to become one of the leading staple manufactures of Britain. The return on the following page, which is extracted from the wages-book of a large iron manufactory in the north of England, will show the extraordinary remuneration paid to this class of workmen. It must, however, be premised that the wages are for a week of straightforward heavy work, without an hour's loss of time for change of orders, or any casualty whatever.

From this statement it appears that rail-rollers are able to earn a rate of daily pay equal to that of lieutenant-colonels in Her Majesty's Footguards; shinglers equal to that of Majors of Foot;

and furnace-men equal to that of lieutenants and adjutants. But this is not all. The furnace-men, rollers, and other workmen employed in iron-mills, add greatly to their incomes by the wages earned

TABLE SHOWING THE WEEKLY AND ANNUAL REMUNERATION OF WORKMEN EMPLOYED IN THE IRON MANUFACTURE.

| Nature of Employment.              | Rate of Wages<br>per Week. | Rate of Wages<br>per Annum. |
|------------------------------------|----------------------------|-----------------------------|
| <i>Puddling Mills.</i>             |                            |                             |
| Puddlers . . . . .                 | £. s. d.<br>2 2 6          | £. s. d.<br>110 10 0        |
| Puddlers' underhands . . . . .     | 0 19 0                     | 49 8 0                      |
| Shinglers . . . . .                | 4 15 0                     | 247 0 0                     |
| Shinglers' helpers . . . . .       | 1 16 0                     | 93 12 0                     |
| Rollers . . . . .                  | 3 0 0                      | 156 0 0                     |
| Rollers' helpers . . . . .         | 1 10 0                     | 78 0 0                      |
| Ball furnace-men . . . . .         | 2l. 10s. to 3l. 5s.        | 130l. to 169l.              |
| Boy, helper to ditto . . . . .     | 0 9 0                      | 23 8 0                      |
| <i>Plate Mills.</i>                |                            |                             |
| Furnace-men . . . . .              | 2 2 6                      | 110 10 0                    |
| Boy, helper to ditto . . . . .     | 0 7 6                      | 19 10 0                     |
| Rollers . . . . .                  | 5 10 0                     | 286 0 0                     |
| Helpers to ditto . . . . .         | 1 10 0                     | 78 0 0                      |
| Catchers to ditto . . . . .        | 1 10 0                     | 78 0 0                      |
| <i>Rail Mill.</i>                  |                            |                             |
| Furnace-men . . . . .              | 2 0 0                      | 104 0 0                     |
| Boy, helper to ditto . . . . .     | 0 6 0                      | 18 2 0                      |
| Rollers . . . . .                  | 7l. 7s. to 10l. 10s.       | 382l. 4s. to 546l.          |
| Helpers to ditto . . . . .         | 1 7 0                      | 70 4 0                      |
| Roughers-down to rollers . . . . . | 2 16 8                     | 146 16 8                    |
| Hookers . . . . .                  | 1 1 0                      | 54 12 0                     |
| Boy . . . . .                      | 0 15 0                     | 39 0 0                      |
| Ditto . . . . .                    | 0 9 0                      | 23 8 0                      |
| Catcher . . . . .                  | 1 1 0                      | 54 12 0                     |

by their sons; the under-hands being usually boys from 14 years of age and upwards, earning 19s. a week, whilst boys from 10 to 14 years old earn from 6s. to 9s. a week as helpers. Thus an ave-

rage earning of from 200*l.* to 300*l.* a year is, in ordinarily prosperous times, within easy reach of most working men with families engaged in the iron manufacture; but a total earning of from 500*l.* to 600*l.* a year is not uncommon when the demand for iron rails is unusually brisk. In the iron-manufacturing districts of Staffordshire the earnings of the workmen are not at present so high as usual, in consequence of the depressed state of the trade in that quarter; but even there the present earnings of rollers and shinglers average 40*s.* a week, or above 100*l.* per annum; those of puddlers and ball-furnace-men being 35*s.*, keepers 30*s.*, and fillers 24*s.* a week.

We have not yet, however, stated the whole case in favour of the improved condition of the working class during the last twenty years. The mere money earned by them does not represent the actual increase in the remuneration paid for their labour, which can only be duly estimated by taking into account the increased quantity of necessaries the money will purchase. It is well known—notwithstanding the statements which are promulgated as to the tendency of the present system of Parliamentary Government to throw all the power of the State into the hands of a small and selfish class, who use it for their own benefit, and to the disadvantage of the poor—that the legislation of the country has during the last twenty years been

mainly directed to the reduction of the taxes levied upon the necessities of life. During that period the middle and upper ranks have assumed the payment of not less than one hundred and twenty-four millions sterling as property and income tax, besides levying upon themselves taxes on succession, taxes on inhabited houses of 20% rental and upwards, taxes on stamps, and increased assessed taxes,—new burdens which fall almost exclusively on the propertied, commercial, and professional classes of the community,—whilst they have during the same period reduced the taxes on sugar, molasses, coffee, cocoa, tea, currants and raisins, butter and cheese, eggs, soap, and leather; taken off those upon glass, timber, bricks, and other materials used for building; and admitted foreign-grown corn, foreign cattle, and foreign provisions, freely into the country from all parts of the globe. The result has been the actual transfer of a large portion of the taxation of the country from the weekly-wage class to the professional, commercial, middle, and upper classes; and whilst the money-wages of labour have, as we have shown, been steadily advancing, the prices of nearly all kinds of food have been considerably diminished.

Mr. Chadwick gives a comparative statement of the details of the weekly expenditure in Manchester for the years 1839, 1849, and 1859, of a

family consisting of a husband, wife, and three children, whose total wages he supposes to amount to 30s. a week; from which it appears, that, for the same quantities of breadstuffs purchased, there is a saving of 2s. 4d. a week, and in coffee, sugar, tea, &c., of 2s. 10½d. a week, or an average annual saving of 13l. 10s. 10d.; being equal to a reduction in the cost of provisions alone of 20 per cent.

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### DEPOSITS IN SAVINGS BANKS.

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Having thus glanced at the material prosperity of the working classes in the manufacturing districts, let us now inquire what use they make of their largely-increased means of physical comfort and social well-being. What becomes of these large incomes? How many voters have they enfranchised? How many individuals have they permanently raised above poverty and dependence? Mr. Bright considers that the income of the working classes is 'understated at three hundred and 'twelve millions a year.\*' Although this may possibly be an exaggeration, it is nevertheless un-

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\* Mr. Bright's speech on the Representation of the People Bill, House of Commons, June 7th, 1860.

questionable that a very large amount of wealth annually passes through the hands of the working class, which, if properly used and duly economized, could not fail to establish large numbers of them in circumstances of comparative wealth. Now, on looking at the returns of savings-banks, we find that during the last year (1859), which was probably the greatest year of prosperity the working classes have ever known, only about a million and a half sterling was deposited beyond the amounts withdrawn. But it is a remarkable fact, that, although the balances to the credit of the depositors in savings-banks have increased on the whole during the last seventeen years, this result would not have been attained, notwithstanding the increase of population and of wages, but for the accumulation of interest—the deposits in England during that period having been ninety-three millions, and the withdrawals about ninety-five and a half millions. Thus there is an actual decrease in the capital sums deposited of two-and-a-half millions.

Nor does the habit of saving seem to exist so extensively amongst the population of those districts in which the highest wages are paid, as in those where wages are comparatively the lowest. It is curious to find that the inhabitants of Wilts and Dorset—counties which were so often quoted during the Anti-Corn-Law agitation as the mos

backward in England—lodge more money in the savings-banks per head of the population than the highly-paid operative classes of the county of Lancaster; and that the rural districts of the county of York are in like manner more thrifty in their habits, if we are to judge by their deposits in the savings-banks, than the highly-favoured manufacturing classes of the West Riding of the same county. In the agricultural counties the average wages of labourers range from 9s. to 12s. a week, and in the manufacturing from 20s. to 35s. and upwards, and yet the following are the savings-banks results:—

| COUNTIES.             | Population in 1851. | Number of Accounts open in 1858. | Owing to Depositors in 1858. | Number of Depositors to every 100 of Population in 1858. | Average Deposits per Head of Population in 1858. |
|-----------------------|---------------------|----------------------------------|------------------------------|----------------------------------------------------------|--------------------------------------------------|
| <i>Agricultural.</i>  |                     |                                  | £.                           |                                                          | £. s. d.                                         |
| Berkshire . . . .     | 170,065             | 16,393                           | 442,257                      | 9·64                                                     | 2 12 7                                           |
| Devonshire . . . .    | 567,098             | 61,558                           | 1,671,713                    | 10·33                                                    | 2 18 11                                          |
| Dorset . . . . .      | 184,207             | 14,134                           | 480,898                      | 7·67                                                     | 2 12 2                                           |
| Oxford . . . . .      | 170,439             | 14,164                           | 380,348                      | 8·31                                                     | 2 4 7                                            |
| Somerset . . . . .    | 443,916             | 29,115                           | 857,147                      | 6·55                                                     | 1 18 7                                           |
| Wilts . . . . .       | 254,221             | 14,856                           | 477,712                      | 5·45                                                     | 1 17 6                                           |
| York (East Riding)    | 220,983             | 25,691                           | 730,804                      | 11·35                                                    | 3 6 1                                            |
| York (North Riding)   | 251,517             | 13,145                           | 381,826                      | 5·22                                                     | 1 10 4                                           |
| <i>Manufacturing.</i> |                     |                                  |                              |                                                          |                                                  |
| Lancashire . . . .    | 2,031,236           | 117,927                          | 3,285,522                    | 5·80                                                     | 1 12 4                                           |
| York (West Riding)    | 1,325,495           | 63,334                           | 1,691,006                    | 4·77                                                     | 1 5 6                                            |

Again, if we analyse the accounts of the principal savings banks in the manufacturing districts, we find that it is not so much the highly-paid



classes of working people who deposit money in them, as those who earn comparatively moderate incomes. Thus the most numerous class of depositors in the Manchester and Salford savings-bank is the class of female domestic servants, whose money wages range from 12*l.* to 20*l.* a year. After them rank clerks, shopmen, warehousemen, porters, and minors. Of the whole amount of deposits on the 20th November last, less than one-third belonged to the various classes of highly-paid operatives engaged in the cotton and silk manufactures, the mechanical and engineering trades, and the building and other employments contingent upon manufacturing prosperity. So too in Bradford we find that, in May, 1859, the comparatively small class of female domestic servants, with their moderate wages, furnished 506 depositors of 12,756*l.*, or an average of 25*l.* 4*s.* 2*d.* for each depositor; whereas the much larger and more highly-paid class of female factory-workers, married and unmarried, furnished only 563 depositors of 12,036*l.*, or an average of 21*l.* 7*s.* 7*d.* to each depositor. The same result has been experienced in the manufacturing towns of Scotland. It was noticed as a remarkable fact, some years ago, that, in Dundee, 237 accounts stood in the names of female servants, while out of the numerous and well-paid class of female factory-workers only *one* had an account at the savings-bank. In-

deed, from the commencement of these valuable institutions they have been principally used by the lowest-paid portion of the industrious classes, and have not yet to any considerable extent been resorted to by the better-paid classes of operatives.

The first Savings Bank was started by Miss Priscilla Wakefield, in the parish of Tottenham, Middlesex, towards the close of last century, her object being mainly to stimulate the frugality of poor children. The experiment proved so successful that in 1799 the Rev. Joseph Smith, of Wendon, commenced a plan of receiving small sums from his parishioners during summer, and returning them at Christmas, with the addition of one-third as a stimulus to prudence and forethought. Miss Wakefield, in her turn, followed Mr. Smith's example, and, in 1804, extended the plan of her charitable bank, so as to include adult labourers, female servants, and others. A similar institution was formed at Bath, in 1808, by several ladies of that city; and about the same time Mr. Whitbread proposed to Parliament the formation of a national institution, 'in the nature of a bank, 'for the use and advantage of the labouring classes 'alone;\*' but nothing came of the proposal.

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\* Mr. Whitbread's Bill of 1807 proposed to enable small deposits to be made by persons subsisting wholly or principally by the wages of labour, at an office to be established in London for the

It was not until the Rev. Henry Duncan, the minister of Ruthwell, a poor parish in Dumfriesshire, took up the subject, that the savings-bank system may be said to have become fairly initiated. The inhabitants of the parish were mostly poor cottagers, whose average wages did not amount to more than 8s. a week. There were no manufactures in the district, nor any means of subsistence for the population except what was derived from the land under cultivation; and the land-owners were mostly non-resident. It seemed a very unlikely place in which to establish with success a bank for savings, where the poor people were already obliged to strain every nerve to earn a bare living, to provide the means of educating

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purpose; such sums to be remitted through the postmasters of the districts in which the deposits were made. The postmaster was to give a receipt and send the amount to the central office, when it was to be laid out in the purchase of perpetual annuities, the dividends on which were to be payable to the depositor. In the event of the depositor requiring back the principal money, the annuities were to be sold out, and the amount realized was to be repaid. The bill further contemplated the establishment of a very valuable institution in the form of a National Assurance Society for the benefit of working people, whereby they were to be enabled to effect insurances on their own lives, or on those of their wives and children, to an extent not exceeding 200*l.*, and to secure annuities on the remainder of such lives to an amount not exceeding 20*l.* per annum. It will be observed that Mr. Whitbread's bill embodies the same idea as that which has since been so ably worked out by Mr. Sikes, hereafter referred to; although the latter gentleman, when he threw out his plan for consideration, had no idea that any labourer had been at work before him in the same field.

their children (for, however small his income, the Scottish peasant almost invariably contrives to save something wherewith to send his children to school), and to pay their little contributions to the friendly society of the parish. Nevertheless the minister resolved, as a help to his spiritual instructions, to try the experiment. Not many labouring men may apprehend the deep arguments of the religious teacher, but the least intelligent can appreciate a bit of practical advice that tells upon the well-being of his household as well as on the labourer's own daily comfort and self-respect. Dr. Duncan knew that, even in the poorest family, there were odds and ends of income apt to be frittered away in unnecessary expenditure. He saw some thrifty cottagers using the expedient of a cow, or a pig, or a bit of garden-ground, as a savings-bank, finding their return of interest in the shape of butter and milk, winter's bacon, or garden produce; and it occurred to him that there were other villagers, single men and young women, for whom some analogous mode of storing away their summer's savings might be provided, and a fair rate of interest returned upon their little investments.

Hence originated the parish savings-bank of Ruthwell, the first self-supporting institution of the kind established in this country. That the minister was not wrong in his anticipations was

proved by the fact that the funds of the institution rose by successive steps to 151*l.*, to 176*l.*, to 241*l.*, and to 922*l.* in the four following years. And if poor villagers, out of 8*s.* a week, and female labourers and servants out of much less, could lay aside this sum, what might not mechanics accomplish who earn from 30*s.* to 40*s.* a week all the year round? What, for instance, might not the wealthy operatives of Blackburn do, when we find that, out of their surplus earnings, they could send nearly 30,000*l.* to support the unsuccessful strike at Preston a few years ago, or about 1000*l.* a week during the period that the strike lasted?

The example set by Dr. Duncan, in Ruthwell, was shortly after followed in many other parishes in Scotland, and in most of the principal towns of England. In every instance the model of the Ruthwell parish-bank was followed, and the vital self-sustaining principle was adopted. The Savings Banks were not eleemosynary institutions, nor dependent upon anybody's charity or patronage; but their success rested entirely with the depositors themselves. They encouraged the industrious classes to rely upon their own resources, to exercise forethought and economy in the conduct of life, to cherish self-respect and self-dependence, and to provide for their comfort and maintenance in old age, by the careful use of the products of their industry, instead of having to rely for aid

upon the thankless dole of a begrudged poor-rate. The establishment of savings-banks with these great objects at length began to be recognised as a matter of national concern ; and in 1817 an Act was passed, which served to increase their number and extend their usefulness. Various measures (to which it is unnecessary here to refer in detail) have since been adopted with the object of increasing their efficiency and security. But notwithstanding the great good which these institutions have accomplished, it is still obvious that the better-paid classes of workpeople avail themselves of them to only a very limited extent. But a very small portion of the three hundred millions estimated to be annually earned by the working-classes finds its way to the savings-bank, while at least thirty times the amount is spent annually at the beer-shop and the public-house.

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#### MILITARY SAVINGS BANKS.

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The Military Savings-bank is of comparatively recent origin. It will perhaps scarcely be credited that the private soldiers of the British army save more money out of their slender pay than the average of artizans do out of their much higher earnings. Soldiers are not supposed to be a par-

ticularly thrifty class—indeed, they have not unfrequently been held up to odium as particularly reckless and dissolute; but the military savings-bank returns refute the vilification, and prove the British soldier to be as sober, well-disciplined, and frugal, as we already know him to be brave. The first proposal for establishing depositories of savings in connection with the regiments of the British service was made by Paymaster Fairfowl in 1816; and the question was again raised in 1827, upon a letter from Colonel Oglander, then commanding the 26th Foot (Cameronians). The subject was brought under the notice of the late Duke of Wellington, and negatived, the Duke making the following memorandum on the subject: ‘There is nothing that I know of to prevent a soldier, equally with others of His Majesty’s subjects, from investing his money in savings-banks. If there be any impediment, it should be taken away; but I doubt the expediency of going further.’ The idea, however, seems to have occurred to the Duke, that the proposal to facilitate the saving of money by private soldiers might be turned to account in the way of a reduction in the army expenditure, and he characteristically added—‘Has a soldier more pay than he requires? If he has, it should be lowered, not to those now in the service, but to those enlisted hereafter.’ No one could allege, however, that the pay of the private soldier was

excessive, and it was not likely that any proposal to lower it would be entertained.

The subject of savings-banks for the army was allowed to rest for a time ; but being warmly advocated by Sir James M'Gregor and Lord Howick, then Secretary-at-War, a scheme was at length approved by Lord Hill in 1838, and finally established in 1842. The result has been satisfactory in an eminent degree, and speaks well for the character of the British soldier. It appears from a paper presented to the House of Commons (No. 93), dated February, 1860, that the total amount of the fund for military savings-banks then amounted to 227,299*l.*, and a further return (No. 140) shows the details of the savings effected by the respective corps. The statement, however, is incomplete, inasmuch as it does not include the deposits made by the regiments then on service in India ; but we glean from the return some facts of a very remarkable character. For instance, we find that the Royal Artillery corps serving at home contains not fewer than 1432 depositors, and that their savings in the regimental bank amounted, on the 31st of March, 1859, to 23,012*l.*, or an average of 16*l.* to each depositor. These savings of the artillerymen are made out of a daily pay of 1*s.* 3*d.* and 1*d.* for beer money, or equal to about 9*s.* 6*d.* a week, subject to sundry deductions for extra clothing, &c. Again, we find that 591 men of the



corps of Royal Engineers—mostly drawn from the skilled mechanical class—though paid at the rate of only 1s. 2½d. a day and 1d. beer money,\* have a balance of savings standing to their credit at the bank of 11,640*l.*, or an average of about 20*l.* for each depositor. Even in the infantry of the line, where the pay of the private soldier, while on home service, is only a shilling a day and a penny for beer, we find thrifty habits prevailing to a considerable extent. Thus there are not fewer than 250 men of the first battalion of the Twenty-sixth (Cameronians)—or about one-third of the corps—depositors of 4187*l.* in the regimental savings-bank, which is equal to 16*l.* 15s. for each depositor. Next in thrift, amongst the regiments serving at home, ranks the Forty-fifth, which contains 193 depositors, who have saved a sum of 3599*l.*

But this is not all. These private soldiers, out of their pay of 7s. 7d. a week, are also accustomed to remit considerable sums, by money-orders through the post-office, to their poor relations at home. Not less than 22,000*l.* was sent in this way from the men in camp at Aldershatt in the year 1856, the average amount of each money-

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\* Some of the Sappers have working pay, while occupied in surveying, &c., in addition to the regular pay; but this varies with the nature of the work.

order having been 1*l.* 1*s.* 4*d.* And if men with 7*s.* 7*d.* a week can effect this much, what might not working men do whose earnings amount to from one to three guineas a week?

Soldiers serving abroad during arduous campaigns have proved themselves to be equally provident and thoughtful. During the war in the Crimea the soldiers and seamen sent home through the money-order office 71,000*l.*, and the Army Works corps 35,000*l.* There is not a regiment returning from India but brings home with it a store of savings. Thus for the year 1858-9 there was remitted 10,268*l.*, and for the year 1859-60, 20,278*l.*, on account of invalided men sent back to England; besides which there were eight regiments which brought home balances to their credits in the regimental banks amounting to 40,499*l.*\* The highest was the Eighty-fourth, whose savings amounted to 9718*l.* The Seventy-eighth (Rossshire Buffs), the heroes who followed Havelock in his march on Lucknow, saved 6480*l.*; and the gallant Thirty-second, who held Lucknow under Inglis, saved 5263*l.* The Eighty-sixth, the first battalion of the Tenth, and the Ninth Dragoons, all brought home an amount of savings

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\* The sums sent home by soldiers serving in India for the benefit of friends and relatives are not included in these amounts, the remittances being made direct by the paymasters of regiments, and not through the Savings Banks.

indicative of providence and forethought which reflected the highest honour upon them as men as well as soldiers.

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### NECESSITY FOR GREATER FORETHOUGHT AND ECONOMY.

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We have seen that the facilities afforded by savings-banks have, as yet, been taken advantage of mainly by the most moderately paid among the labouring classes, and not to any extent by those earning the highest wages. Unhappily the ability to earn money by skilled labour does not necessarily bring with it either wisdom or prudence. Hence do we often find labourers earning from 12s. to 18s. a week happier in their homes, and their families better brought up, than where the wages equal the earnings of the average of the professional classes. A comparison of the class of agricultural labourers with the highly paid iron-workers in the midland and northern counties is by no means in favour of the latter, though the agriculturist gets only twelve shillings a week, whilst the iron-worker receives perhaps as much a day. But it is often easier to earn money than to know how to spend it. The latter requires a degree of intelligence of a higher order than is

needed to roll rails, to hammer iron, to watch a spinning frame, or to mend broken threads. Wise economy is not a natural instinct, but the growth of reflection, and often the product of experience. Prodigality is much more natural to man. Thus the savage is the greatest spendthrift, for he has no forethought, no to-morrow, and lives only for the day or for the hour. Hence, the clever workman, unless he be trained in good habits, may exhibit no higher a life than that of the mere animal; and the earning of increased wages will only furnish such persons with increased means of indulging in the gratification of the grosser appetites. In a time of prosperity they feast, and in a time of adversity they 'clem.' Their earnings, to use their own phrase in some districts, 'come in at the spigot and go out at the bung-hole.' Though trade has invariably its cycles of good and bad years, like the lean and fat kine in Pharaoh's dream—its bursts of prosperity, followed by glut, panic, and distress—the thoughtless and spendthrift take no heed from experience, and make no better provision for the future. Improvidence seems to be one of the most incorrigible of faults. 'There are whole neighbourhoods in the manufacturing districts,' says Mr. Baker in his last Report, 'where not only are there no savings worth mentioning, but where, within a fortnight of being out of work, the workers themselves are starving for

want of the merest necessities.' Not a strike takes place but immediately the workmen are plunged in destitution; their furniture and watches are sent to the pawn-shop, whilst deplorable appeals are made to the charitable, and numerous families are cast upon the poor-rates.

Mr. Sikes, of Huddersfield, who has done so much by his admirable works to propagate a better spirit, notices the same want of provident forethought amongst the working classes of his neighbourhood.\* In one of his recent publications he says:—

'An eminent employer in the West Riding, whose mills for a quarter of a century have scarcely run short time for a single week, has within a few days examined the rate of wages now paid to his men, and compared it with that of a few years ago. He had the pleasure of finding that improvements in machinery had led to improvement in wages. His spinners and weavers are making about 27s. a week. In many instances some of their children work at the same mill, in a few instances their wives; and often the family income reaches 100l. to 150l. per annum.

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\* Mr. Sikes's cheap little handbook entitled 'Good Times, or the Savings Bank and the Fireside,' has already been circulated by thousands, and well deserves the careful perusal of every working man and woman in the kingdom.

‘ Visiting the homes of some of these men, he has  
‘ seen with feelings of disappointment the air of  
‘ utter discomfort and squalor with which many  
‘ are pervaded. Increase of income has led only  
‘ to increase of improvidence. The savings-bank  
‘ and the building society are equally neglected,  
‘ although at the same mill there are some with  
‘ no higher wages whose homes have every com-  
‘ fort, and who have quite a little competency laid  
‘ by. In Bradford, I believe, a munificent em-  
‘ ployer on one occasion opened 700 accounts with  
‘ the savings-bank for his operatives, paying in a  
‘ small deposit for each. The result was not en-  
‘ couraging. Rapidly was a large portion of the  
‘ sums drawn out, and very few remained as the  
‘ nucleus of further deposits.’

It may be remembered that while George Stephenson was working as an assistant foreman, near Newcastle, it was a source of great joy to him when his wages were raised to 12s. a week; and he declared upon the occasion that he ‘ was now a made man for life !’ He was not only enabled to maintain himself upon his 12s., but to help his poor parents, and to pay for his own education. When his skill had increased, and his wages were advanced to 20s. a week, he immediately began, like a thoughtful, intelligent workman, to lay by his surplus money; and when he had saved his

first guinea, he proudly declared to one of his colleagues that he 'was now a rich man.' And he was right. For the man who, after satisfying his wants, has something to spare, is no longer poor. It is certain that from that day Stephenson never looked back ; his advance as a self-improving man was as steady as the light of sunrise. A person of large experience has indeed said that he never knew, amongst working people, a single instance of a man having out of his small earnings laid by a pound, who had in the end become a pauper. What a contrast between the thrift of George Stephenson and the wastefulness of men of his own class in the same neighbourhood ! The iron-workers, whose annual earnings in good times amount to between 200*l.* and 300*l.* a year and more, with very few exceptions save no money. In brisk times they enjoy a sort of riotous profusion ; but after a few weeks' idleness they are found plunged in misery.

Mr. Chambers, in his description of the working classes of Sunderland, published some years since, says :—' With deep sorrow I mention that every-  
' where one tale was told. Intemperance prevails  
' to a large extent ; good wages are squandered on  
' mean indulgences ; there is little care for the  
' morrow, and the workhouse is the ultimate refuge.  
' One man, a skilled worker in an iron-foundry,  
' was pointed out as having for years received a

‘wage of one guinea a day, or six guineas a week ;  
‘he had spent all, mostly on drink, and was now  
‘reduced to a lower department at a wage of a  
‘pound a week.’ The report from the Staffordshire  
iron-works is to the same effect. Our informant  
at West Bromwich says—‘In the majority of cases  
‘the men employed in the iron-works spend the  
‘whole of their wages before the end of the fol-  
‘lowing week. There are of course exceptions, but  
‘they are, unhappily, very few.’

The Rev. Mr. Norris, one of the Government  
Inspectors of Education, speaking of the promi-  
nent characteristic of the highly paid miners and  
iron-workers of South Staffordshire, says :—

‘Improvidence is too tame a word for it—it is  
‘recklessness ; here young and old, married and  
‘unmarried, are uniformly and almost avowedly  
‘self-indulgent spendthrifts. One sees this reck-  
‘less character marring and vitiating the nobler  
‘traits of their nature : their gallantry in the face  
‘of danger is akin to foolhardiness ; their power  
‘of intense labour is seldom exerted except to  
‘compensate for time lost in idleness and revelry ;  
‘their readiness to make “gatherings” for their  
‘sick and married comrades seems only to obviate  
‘the necessity of previous saving ; their very creed  
‘—and, after their sort, they are a curiously devo-  
‘tional people, holding frequent prayer-meetings



‘ in the pits—often degenerates into fanatical  
‘ fatalism. But it is seen far more painfully and  
‘ unmistakeably in the alternate plethora and des-  
‘ titution between which, from year’s end to year’s  
‘ end, the whole population seems to oscillate.  
‘ The prodigal revelry of the *reckoning night*, the  
‘ drunkenness of Sunday, the refusal to work on  
‘ Monday and perhaps Tuesday, and then the un-  
‘ tidiness of their homes towards the latter part  
‘ of the two or three weeks which intervene  
‘ before the next pay-day; their children kept  
‘ from school, their wives and daughters on the  
‘ pit-bank, their furniture in the pawnshop; the  
‘ crowded and miry lanes in which they live, their  
‘ houses often cracked from top to bottom by the  
‘ “crowning in” of the ground, without drainage,  
‘ or ventilation, or due supply of water—such a  
‘ state of things as this, co-existing with earnings  
‘ which might insure comfort and even prosperity,  
‘ seems to prove that no legislation can cure the  
‘ evil.’

Such is the condition of a class of workmen whose earnings probably exceed the average of the professional classes. Why, one-half the income which many of those highly-favoured operatives command, might enable them to secure the comforts, assume the appearance, and—as the bearing of the much lower paid continental opera-

tives amply proves—display the manners of gentlemen. The tenth Earl of Buchan brought up a numerous family of children, one of whom afterwards rose to be Lord Chancellor of England, upon an income not exceeding 200*l.* a year; and the Rev. Dr. Aiton says his father brought up respectably a still larger family upon only half the amount. The following dedication, prefixed to his book entitled ‘Clerical Economics,’ is well worthy of being pondered:—

‘This work is respectfully dedicated to a Father, ‘now in the 83rd year of his age, who, on an ‘income which never exceeded a hundred pounds ‘yearly, educated, out of a family of twelve ‘children, four sons to liberal professions, and ‘who has often sent his last shilling to each of ‘them, in their turn, when they were at college.’

Thus, it is not the amount of money so much as the good use of it, that marks the true man; and in this light, good sense, good taste, and good mental culture, are among the best of all economists.

Not long since, Mr. Nixon, of Mountain Ash, Aberdare, when addressing his workpeople at an entertainment to which they were invited by the firm, found the necessity of exhorting them against their prevalent vice of drunkenness:—‘The evil ‘effects arising from it,’ he said, ‘are not confined

‘ to yourselves, but extend to your wives and  
‘ children, and degenerate them too. You know  
‘ quite well that while you are here you will have  
‘ work, and good work too, and you ought to be  
‘ above making beasts of yourselves. You ought  
‘ to save a little money, so that when you get  
‘ old you may have a house over your head, and  
‘ something to fall back upon. There is not one  
‘ of you whom I see before me, if you had the  
‘ determination and strength of mind, but could  
‘ within a few years possess a cottage of your own.  
‘ If any of you choose to build cottages, I will take  
‘ them of you. Indeed, I will even go further—  
‘ I will go to the extent of assisting those who are  
‘ willing to help themselves in erecting cottages.  
‘ But I tell you this: I will not have a drunken  
‘ man on the premises, for drunken men are the  
‘ pest of the neighbourhood, and I will have them  
‘ weeded out. That is my determination. I will  
‘ have, if possible, only steady, sober men, who will  
‘ find in me a friend; whilst every drunken man  
‘ will find in me an enemy. I say this for your  
‘ own good, and for the welfare of your wives and  
‘ families. I have no objection to moderation—  
‘ to allow any man to have his pint of beer; but  
‘ don’t go to the beerhouse, and there spend your  
‘ money, and ruin your families.’

Mr. Porter, of the Board of Trade, in an elaborate

paper read by him some years since before the British Association, estimated that the people of the United Kingdom annually expended about fifty-seven millions sterling in ardent spirits, beer, and tobacco; of which he considered that about thirty-five millions represented the wasted earnings of the working class:—

‘It has been computed,’ he said, ‘that, among those whose earnings are from 10s. to 15s. weekly, at least one-half is spent by the man upon objects in which the other members of the family have no share. Among artizans earning from 20s. to 30s. weekly, it is said that at least one-third of the amount is in many cases thus selfishly devoted. That this state of things need not be, and that, if the people generally were better instructed as regards their social duties, it would not be, may safely be inferred from the fact that it is rarely, if ever, found to exist in the numerous cases where earnings not greater than those of the artizan class are all that are gained by the head of the family when employed upon matters where education is necessary. Take even the case of a clerk with a salary of 80*l.* a year, a small fraction beyond 30s. a week; and it would be considered quite exceptional if it were found that anything approaching to a fourth part of the earnings were spent upon objects

‘ in which the wife and children should have no share.’

But where men's ideas of life are low, and their notions of individual and social duty are weak, the comforts of those who are dependent upon them enter to only a small extent into their consideration; and higher earnings, so far from benefiting themselves or their families, in many cases only prove a source of demoralization by furnishing them with increased means for animal gratification. Thus times of great prosperity, in which wages are at the highest and mills are running full time, are not necessarily times in which mechanics' institutes\* and boys' and girls' schools for the working classes flourish the most, but times in which publicans and beersellers prosper and grow rich. In Manchester alone it has been estimated that about a million a year is expended by working people upon drink; in Glasgow about the same amount; in Newcastle 400,000*l.*; and in Dundee 250,000*l.* The Rev. Mr. Clay, of Preston, found a drinking-house in that town to

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\* When the Ten Hours Bill, reducing the hours of labour in factories, was passed, the secretary of the Ancoats Lyceum at Manchester announced that it had been followed by a great decrease in the members, the number having fallen from 1455 in 1848, to 653 in 1850; and a similar result was said to have been experienced in neighbouring institutions of a similar kind.

every twenty-eight working men. But he went still further: he analyzed the actual expenditure of 131 workmen employed by one master, and ascertained that, while the gross earnings of these men amounted to 15*l.* 16*s.* per week, the aggregate sum spent by them in liquor was 34*l.* 15*s.*, or 22 per cent. of their entire wages! Excluding twelve of the number, who were teetotalers, it appeared that the remainder spent each upon an average 11*l.* 7*s.* 9*d.* annually in the indulgence of the propensity for drink—or a sum sufficient to insure the lives of each for 500*l.* payable to their widows and children at death. Fifteen of the number spent upwards of 25 per cent. of their earnings upon drink, and 41 more spent from 25 to 75 per cent. in the same way. This information was furnished to Mr. Clay chiefly by the individuals themselves, so that the calculation is not to be regarded as overrated. Of the whole number not more than twelve attended a place of worship.

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#### DOMESTIC ECONOMY AND EDUCATION.

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Contrast this with the amount expended by the same classes upon the rental of their dwellings. We take this to be an indication, in some measure, of the respect which a man in every station has for

himself, his wife, and his family. The Home is after all the best school for the world. Children grow up into men and women there; they are taught their best and their worst morality there; and their intelligence is in a great measure well or ill trained there. Men can only be really and truly humanized and civilized through the institution of the Home. There is domestic purity and moral life in the good home; and individual defilement and moral death in the bad one.

First arises the question of accommodation. There must be space—breathing space, and room for separation of sexes. The home is not merely an eating and sleeping place, as so many working-people regard it; but a place where self-respect may be preserved, and comfort secured, and family pleasures enjoyed. How is this possible, we ask, in the average dwellings of working-people? We speak not merely of the poorest labourers, but of the best paid workmen in the large manufacturing towns. Men earning from 35s. to 40s. a week, though spending large amounts on beer, will often grudge so small a part of their income as 3s. 6d. a week for providing a decent home over their own and their children's heads. Half-a-crown a week is the average rental paid by even skilled workmen; but many pay even less than this. What is the consequence? They degrade themselves and families; to use Mr. Potter's words, they undergo

a daily martyrdom and ceaseless process of degradation; but it is their own act. They crowd together in foul neighbourhoods, into dwellings possessing no element of health or decency; where even the small rental which they pay is in excess of the accommodation they receive. The results are inevitable—loss of self-respect, degradation of intelligence, loss of physical health, and premature death. Even the highest-minded philosopher, placed in such a situation, would gradually gravitate towards brutality.

Captain Williams, on giving evidence before a Committee of the House of Commons on Destitute Children a few years ago, mentioned the case of a workman and his family in London earning from 50s. to 60s. a week—or above the average pay of bankers' clerks—who were content to inhabit a miserable one-roomed dwelling in a bad neighbourhood—the one room serving for parlour, kitchen, and sleeping-room for the whole family, consisting of the husband and wife, four sons, two cats, and a dog. The witness was asked, 'Do you think this family was unable to get better lodgings, or that they were careless?' The answer was—'I think they were careless; and that this is so in many instances. There seems to be no desire, on the part of a vast number of these people, to get out of the degraded condition in which they are satisfied to live.'



But the amount thus saved, or rather not expended on house-rent by working people, is not economy; it is reckless waste. The sickness caused by the bad dwelling involves frequent interruptions of work and drains upon the Benefit Society; in other cases premature appeals to the Widows' and Orphans' Fund, and a final and rapid descent of the family to the poor-rates. Though the loss to the middle and upper classes is thus great, the loss is not for a moment to be compared with that which falls upon the working classes themselves by their neglect in providing wholesome and sufficient dwellings for their families. It is, perhaps, not saying too much to aver that one-half the money expended by benefit societies in large towns may be set down as pecuniary loss arising from bad and unhealthy homes.

But there is a worse consequence still. The low tone of physical health thereby produced is one of the main causes of drunkenness. The Superintending Inspector of the Board of Health says, on this head—‘I would not be understood  
‘that habits of intoxication are *wholly* due to a  
‘defective sanitary condition, but no person can  
‘have the experience I have had without coming  
‘to the conclusion that *unhealthy* and unhappy  
‘homes—loss of *vital*, and consequently of *industrial* energy,—and a consciousness of inability  
‘to control external circumstances,—induce thou-

'sands to escape from miserable depression in  
'the temporary excitement of noxious drugs and  
'intoxicating liquors. They are like the seamen  
'who struggle for awhile against the evils by  
'which they are surrounded, but at last, seeing  
'no hope, stupefy themselves with drink, and  
'perish.'\*

It may be said, in excuse, that working-people must needs occupy such houses as are to be had, and pay the rental asked for them, bad and incommodious, and unwholesome though they be. But there is such a thing as supply and demand; and the dwellings now supplied are really those which are most in demand, because of their lowness of rental. Were the working classes to shun unwholesome districts, and bad low-priced dwellings, and rent only such tenements as were calculated to fulfil the requirements of a wholesome and cleanly home, the owners of property would be compelled to improve the character of their houses, and raise them to the required standard of comfort and accommodation. Though Societies for the Improvement of the Dwellings of the Industrious Classes may no doubt effect much good, the real remedy must lie with the working

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\* Summary of Experience of Disease, and Comparative Rates of Mortality. By W. Lee, Esq., Superintending Inspector of the Board of Health.

classes themselves. Let them determine to raise their standard of rental ; and the thing is at once done. It has indeed been proposed to recognize the low-priced, and in large towns the morally degrading house, by attaching a vote to its occupant. But it would seem on the whole to be a wiser course to endeavour to elevate working men, if possible, to a standard of suffrage not too high, rather than depress that standard to their present very low notions of domestic accommodation. There are comparatively few married men of the rank of clerks, earning considerably lower wages than the average of skilled mechanics, who do not possess the franchise ; but though their income is less, their standard of household accommodation is higher, and hence they are voters.

Notwithstanding the high wages earned by women in the manufacturing districts, it is to be feared that their withdrawal from home has a tendency to keep down the standard of domestic comfort in those quarters. Husband, wife, and children, no doubt earn a vast deal of money in the mills ; but the house is meanwhile neglected, and becomes merely a sleeping and eating place. The girls learn how to earn money, but not how to lay it out to the best advantage. They make capital factory-operatives, but poor wives ; and probably lose more by waste than they gain by work. Mr. Baker, the Factory Inspector, observes,

that 'one of the reasons why the beer-shop has  
' hitherto been more attractive than the worker's  
' home is the want of domestic qualifications on  
' the part of factory-girls as wives, and their  
' utter incapacity to make a home, however poor,  
' more desirable from its comforts than external  
' amusements and associations.' Thus, although  
by labour in the mill instead of attending to her  
household, the factory-woman may earn 12s. or  
15s. a week in addition to the earnings of the  
other members of the family, the result is in  
many cases a loss rather than a gain when the  
social well-being of the whole is taken into ac-  
count.

The extreme eagerness which exists in the  
manufacturing districts to earn money, though  
without any idea of economizing it, would be  
carried to a still more injurious extent but for the  
interference of the legislature. Mr. Baker men-  
tions that of 1251 rejections of children by the cer-  
tifying surgeons in the Leeds, Bradford, and Not-  
tingham districts, 786, or more than one-half, were  
rejected because of their too tender years; one-  
fourth were old enough, but 'too little;' and the  
remainder were physically incapable of work, most  
of them being in a state of actual disease.\* That

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\* Minutes of Committee of Council on Education, 1857-8, p.  
305.

the physical condition of the factory population has so much improved of late years, is in a great measure attributable to the wise provisions of the Factory Act, which has served to protect the tender and the weak against the eager demands of employers for their labour on the one hand, and the cupidity of their parents to earn money by their instrumentality on the other. The action of the Factory Education Act has been equally salutary, and the children have now the advantage of obtaining at least the rudiments of a sound education to an extent formerly unknown in the manufacturing districts. An extraordinary stimulus has also been given by the large grants made by Government under the Minutes of the Committee of Council on Education. Since 1833, as much as 387,405*l.* of public money has been supplied to Lancashire in support of schools aided by Parliamentary grants, and 377,730*l.* has been supplied to Yorkshire for the same purpose. Nearly double the amount was contributed voluntarily by the middle and upper classes of the same districts, and the parents of the children themselves in the shape of school-pence. By these agencies, therefore, the education of the rising generation is steadily advancing; and with the growth of greater intelligence, and, what we hold to be of still more importance, the cultivation of better habits, especially of thrift and forethought, we may reasonably

look for a further improvement in the moral and social condition of the labouring classes.

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### THE DUTY OF PROVIDENT ECONOMY.

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When a working man casts his glance forward, he will find that the three chief temporal contingencies for which he has to provide are want of employment, sickness, and death. The two first he may escape, but the last is inevitable. It is, however, the duty of the prudent man so to live, and so to arrange, that the pressure of suffering, in event of either contingency occurring, shall be mitigated to as great an extent as possible, not only to himself, but also to those who are dependent upon him for their comfort and subsistence. In the case of the unmarried man the duty may seem less binding than in the case of the married; though even the single man is bound to live within his income, and to make provision in good times for possible sickness, loss of work, and old age. There can scarcely be a sadder sight than that of a man who has worked hard and earned good wages, but spent everything as he earned it, reduced in his declining years to become a burden upon his relatives, or relying for his subsistence upon the taxes levied from the frugal. But where

a man has married, and taken upon himself the responsibilities of a family, he is not only bound in duty to do his best to support his wife and children during his life, and to husband his surplus earnings as a defence against their future want, but to provide, so far as lies in his power, against their being left destitute in event of his death. He cannot neglect this duty without misery to them and debasement to himself.

Viewed in this light, the honest earning and the frugal use of money are of the greatest importance. Rightly earned, it is the representative of patient industry and untiring effort, of temptation resisted, and hope rewarded; and rightly used, it affords indications of prudence, forethought, and self-denial—the true basis of manly character. Though money represents a crowd of objects without any real worth or utility, it also represents many things of great value; not only food, clothing, and household satisfaction, but personal self-respect and independence. Thus a store of savings is to the working man as a barricade against want; it secures him a footing, and enables him to wait, it may be in cheerfulness and hope, until better days come round. The very endeavour to gain a firmer position in the world has a certain dignity in it, and tends to make a man stronger and better. At all events it gives

him greater freedom of action, and enables him to husband his strength for future effort.

But the man who is always hovering on the verge of want is in a state not far removed from that of slavery. He is in no sense his own master, but is in constant peril of falling under the bondage of others, and accepting the terms which they dictate to him. He cannot help being, in a measure, servile, for he dares not look the world boldly in the face ; and in adverse times he must look either to alms or poor's rates. If work fails him altogether, he has not the means of moving to another field of employment : he is fixed to his parish like a limpet to its rock, and can neither migrate nor emigrate. Some employers fear that if their hands were generally to save money, they would become too independent, and be in a position to carry on strikes with greater effect than at present. But the thoughtful and prudent workmen who have saved money are those above all others who avoid strikes. They fear the loss of what they have so carefully accumulated. As Mr. Baker observes, 'the supreme folly of a strike 'is shown by the fact that there is seldom or ever a 'rich workman at the head of it.' It is the reckless spendthrift who is the reckless striker. But even supposing a strike to be necessary, the man who has a store of savings to fall back upon, is always in a far stronger position to resist an unfair



demand on the part of his employer than he who has nothing.

To secure independence, the practice of simple economy is all that is necessary. Economy requires neither superior courage nor eminent virtue; it is satisfied with ordinary energy, and the capacity of average minds. Economy, at bottom, is but the spirit of order applied in the administration of domestic affairs: it means management, regularity, prudence, and the avoidance of waste. The spirit of economy was expressed by our Divine Master in the words ‘Gather up the fragments that remain, so that nothing may be lost.’ His omnipotence did not disdain the small things of life; and even while revealing His infinite power to the multitude, he taught the pregnant lesson of carefulness of which all stand so much in need. Economy also means the power of resisting present gratification for the purpose of securing a future good, and in this light it represents the ascendancy of reason over the animal instincts. It is altogether different from penuriousness: for it is economy that can always best afford to be generous. It does not make money an idol, but regards it as a useful agent. As Dean Swift observes, ‘we must carry money in the head, not in the heart.’ Economy may be styled the daughter of Prudence, the sister of Temperance, and the mother of Liberty. It is evidently conservative—conservative

of character, of domestic happiness, and social well-being. It allays irritation and produces content. It makes men lovers of public order and security. It deprives the agitator of his stock in trade by removing suffering, and renders his appeals to class-hatred comparatively innocuous. When workmen by their industry and frugality have secured their own independence, they will cease to regard the sight of others' well-being in the light of a wrong inflicted on themselves; and it will no longer be possible to make political capital out of their imaginary woes.

From what we have already said it will be obvious that there can be no doubt as to the ability of the better-paid classes of working men to lay by a store of savings. When those classes set their minds upon any object, they have no difficulty in finding the requisite money for it; and if we could but fully impress upon them the necessity for practising economy as the only safe road to independence, economy would become the order of the day amongst working men and their families. The thirty thousand pounds contributed by the factory-operatives of one town in Lancashire within a few months in support of a strike, was saved for a purpose on which they had set their hearts; but why not save an equal sum with a view to their own permanent comfort? Many factory-families, in times such as

these, might easily lay by five shillings a week, which in twenty years would amount, with interest, to 400*l*. Such a store of savings would enable them gradually to give up hard work, to remove from the field of competition as age comes upon them, and prevent them being beaten down into the lower-paid ranks of labour. After sixty a man's physical powers fail him; and by that time he ought to have made provision for his independent maintenance. Nor are the instances by any means uncommon, of workmen laying by money with this object, and thereby proving what the whole class might, to a greater or less extent, accomplish in the same direction. We know of one large mechanical establishment, situated in an agricultural district where the temptations to useless expenditure are few, in which nearly all the men are habitual economists, and have saved sums varying from 100*l*. to 500*l*. At Darwen, only a few months since, an operative drew his savings out of the bank to purchase a row of cottages, now become his property. Many others in the same place, and in the neighbouring towns, are engaged in building cottages for themselves; some with the aid of building-societies, and others without. These building-societies, as well as the Freehold Land Societies, have for several years past been largely supported, their principal contributors being small tradesmen and men of the middle

class, though, in some districts, the working people have taken advantage of them to some extent. In other districts Freehold Land Societies have been established with political objects; and by the exercise of thrift many persons have thus been added to the roll of electors. In Birmingham, where the movement originated many years since, large sums have been invested in the purchase of forty-shilling freeholds. Mr. Sikes holds the opinion that the working class might, by the exercise of economy, easily lay by twenty millions a year, besides providing for the contingency of sickness and bad times; and Mr. Prentice, of Manchester, has stated that such a sum might yearly purchase some six hundred thousand forty-shilling freeholds, yielding a good interest for the money, and a county vote into the bargain;—in a few years giving universal suffrage, by every man becoming a voter! But this is a kind of universal suffrage which no man need fear.

Another movement of an extraordinary character—showing in a striking light what the combined means of the working people can effect—has recently sprung up in the manufacturing districts of South Lancashire. In and about Rochdale, Bury, Heywood, and Bacup, a considerable number of co-operative or joint-stock companies of artizans have been formed, in which they club together their savings to build cotton-mills, and

work them for their own advantage; and among the results already realised have been the diminution of drunkenness and the increase of thrifty habits and forethought. The number of new mills erected and in course of erection in Lancashire by individual capitalists and by these co-operative companies, has even given rise to the apprehension that great difficulty will be experienced in finding sufficient hands to work them; and the capacity of production is likely before long to be so enormously increased, that another difficulty will probably be to find markets to absorb the additional manufactures. We need not, therefore, be surprised if a panic or glut should give a sudden check to this movement, which, praiseworthy though it be in many respects, is nevertheless very much of a speculative character. It is well known that the extraordinary prosperity of the manufacturing interest in Lancashire during the last year has been attributable in a great measure to the termination of the Indian rebellion—to the recovery of the American trade from the panic of 1857, and to the stimulus given to trade by the supposed opening up of extensive markets in Japan. In the course of a few months, therefore, the present state of things may be reversed; and if it be necessary for the thrifty portion of the working classes in Lancashire to fall back upon their savings, the mills and machinery in which

they have locked them up may possibly prove of but small avail. Looking at these contingencies, we believe that, though in certain cases, such as that of the Rochdale Pioneers, great success may attend the working of co-operative associations, cautiously and prudently managed as that has been, these enterprises are of too speculative a nature to warrant our anticipating much lasting benefit to the working classes from their adoption; and we are impressed with the conviction that by far the safer course for them to pursue in times such as the present is that of simple direct saving. What Cicero said nearly two thousand years ago holds equally true now, that in the Family as in the State the best source of wealth is economy. There may be less chance of gain, but there is less risk of loss. What is laid by is not locked up and contingent for its productiveness upon times and trade, but is steadily accumulating, and is always ready at hand for use when the pinch of adversity occurs.

The instances which we have already cited of persons in the humble ranks of life having by prudential forethought accumulated a considerable store of savings for the benefit of their families and as a stay for their old age, need not by any means be the comparatively exceptional cases that they now are. What one well-regulated person is able to do, others, influenced by similar self-reliant

motives and practising like sobriety and frugality, might with equal ease and in one way or another accomplish. In Manchester the deposits in the savings-bank have nearly quadrupled in twenty years; and that the depositors are mainly of the poorest class may be inferred from the fact that upwards of 200,000*l.* belongs to persons who cannot sign their names. Were greater facilities provided for saving, and greater encouragement given by the more intelligent classes to the formation of provident habits, we believe the habit of economy would spring up in many quarters where at present it is altogether unknown. The working man, though he may not like to be patronised, likes to be helped; and those who help to provide him with convenient places in which to place his spare earnings will not fail to be regarded by him as among his best friends. Cobbett was accustomed to scoff at the 'bubble' of savings-banks, alleging that it was an insult to working people to tell them they had anything to save; yet the extent to which savings-banks *have* been used by the humblest classes in all districts in which they have been established, proves that he was as mistaken in this as in many other of the views which he maintained. There are thousands who would probably never have thought of laying by a penny but for the facility of the savings-bank: it would have seemed useless to try. The small hoard

in the cupboard was too ready at hand, and would have been dissipated before it accumulated to any amount ; but no sooner was a place of deposit provided, where sums even as low as a shilling could be put away, than they hastened to take advantage of it. A respectably-dressed working man, when making a payment one day at the Bradford savings-bank, which brought his account up to nearly 80*l.*, informed the manager how it was that he had been induced to become a depositor. He had been a drinker ; but one day accidentally finding his wife's savings-bank deposit-book, from which he learnt that she had laid by about 20*l.*, he said to himself, ' Well, now, if this ' can be done while I am spending, what might we ' do if both were saving ? ' The man gave up his drinking, and became one of the most respectable men of his class. ' I owe it all,' he said, ' to my ' wife and the savings-bank.'

Much greater facilities than already exist require to be provided for the proper encouragement of economy amongst the humbler classes. A working man who has more money about him than he requires for current purposes is tempted to spend it. To use the common phrase, it is apt ' to burn ' a hole in his pocket.' He is easily entrapped into company ; and where his home provides but small comfort, the public-house, with its bright fire, is always ready to welcome him. The opportunities



provided for spending in this way afford a striking contrast with the opportunities provided for economy. In 1859 there were throughout the kingdom 152,222 houses licensed to sell intoxicating drink, and only 606 savings-banks in which to deposit spare money. Thus thriftlessness finds abundant openings for gratification, whilst thrift has perhaps to travel a mile or more to a savings-bank, which opens its door, it may be, for only a few hours once or twice a week. In Manchester alone there are 6306 houses licensed to sell drink, whereas the whole county of Lancaster has only thirty savings-banks. Warwickshire has nine, Northumberland eight, Devonshire six, and the East Riding of York only four. One reason why private soldiers save so much out of their small pay, is doubtless because regimental savings-banks are conveniently at hand to enable them regularly to lay by the money which they do not need. The extent to which Penny Banks have been used by the very poorest classes, wherever started, affords a further illustration of how much may be done by merely providing increased opportunities for the practice of thrift.

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PENNY BANKS.

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The first Penny Bank was started by Mr. J. M. Scott, some fifteen years since, in Greenock, as an auxiliary to the savings-bank. The projector's object was to enable poor persons, whose savings amounted to less than a shilling (the savings-bank minimum), to deposit them in a safe place. In one year about 5000 depositors placed 1580*l.* with the Greenock institution; and the example was shortly followed in numerous other places. The estimable Mr. Queckett, curate of Christ's Church, St. George's-in-the-East—a district since rendered notorious on account of much less creditable proceedings—opened a Penny Bank, and the results were very remarkable. In one year, 1849, as many as 14,513 deposits were made in the bank. The number of depositors was limited to 2000; and the demand for admission was so great that there were usually many waiting until vacancies occurred.

‘Some save for their rent,’ said Mr. Queckett, in afterwards describing the success of his plan, ‘others for clothes and apprenticing their children; and various are the little objects to which the savings are to be applied. Every repayment

‘ passes through my own hands, which gives an  
‘ opportunity of hearing of sickness, or sorrow, or  
‘ any other cause which compels the withdrawal  
‘ of the little fund ; and the anxious desire of  
‘ leaving a penny, to prevent the account being  
‘ closed, and another depositor supplying the  
‘ place, is the best evidence that the institution  
‘ affords essential benefit to those for whom it was  
‘ designed, which is constantly the case. It is,  
‘ besides, a feeder to the larger savings-banks, to  
‘ which many are turned over when the weekly  
‘ payments tendered exceed the usual sum. Many  
‘ of those who could at first scarcely advance be-  
‘ yond a penny a week, can now deposit a silver  
‘ coin of some kind. No expense, beyond the  
‘ first purchase of the books, attends the working ;  
‘ all the assistance is gratuitous ; and the depo-  
‘ sitors purchase their own books at the bank.’

Never was the moral influence of the parish clergyman employed more wisely than in this case. Not many of those whom Mr. Queckett thus laboured to serve were amongst the church-going class ; but by helping them to be frugal, and improving their physical condition, he was enabled gradually to elevate their social tastes, and to awaken in them a religious life to which many of them had until then been strangers.

The next Penny Bank was started in Hull, in

August 1849, under the management of a committee including several clergymen of the town. The object of the institution was 'to create and 'foster habits of regularity and frugal economy, 'and to afford an opportunity for the deposit of the 'smallest sums of money, repayable when required.' In the following year a powerful impulse was given to the movement by Mr. Charles W. Sikes, cashier of the Huddersfield Banking Company, who ably advocated their establishment in connexion with the extensive organization of mechanics' institutes. To train working people when young in habits of economy, he wisely urged, was of more practical value to themselves, and of greater importance to society, than to fill their minds with the contents of many books. He pointed to the perverted use of money by the working-class as one of the greatest practical evils of the time. 'In 'many cases,' he said, 'the higher the workmen's 'wages, the poorer are their families; and these 'are they who really form the discontented, the '“dangerous classes.” How *can* such persons take 'any interest in pure and elevating knowledge?\*' Referring to his own locality, Mr. Sikes pointed to the remarkable fact, that, although the wages paid in the Huddersfield district amounted to fully 400,000*l.* a year, the deposits accumulated in the

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\* Letter in the 'Leeds Mercury,' February 23rd, 1850.

Huddersfield savings-bank, which had then been established for thirty-two years, amounted to only 74,332*l*.\* He suggested that each mechanics' institute should appoint a preliminary savings-bank committee, and attend once a week for the purpose of receiving deposits of the members and others.

‘If a committee at each institution,’ said Mr. Sikes, ‘were to adopt this course, taking an interest in their humble circumstances, and in a sympathising and kindly spirit suggest, invite, nay win them over, not only to reading the lesson, but forming the habit of true economy and self-reliance (the noblest lessons for which classes could be formed), how cheering would be the results! Once established in better habits, their feet firmly set in the path of self-reliance, how generally would young men grow up with the practical conviction that to their own advancing intelligence and virtues must they mainly look to work out their own social welfare!’

This admirable advice was not lost. One institution after another embraced the plan, and preliminary savings-banks were shortly established in

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\* We are gratified to learn that, after the lapse of ten years, the deposits in the Huddersfield Savings Bank now amount to about 180,000*l*., though a considerable portion of these belong to domestics, tradesmen, and others not of the manufacturing class.

connexion with many of the principal mechanics' institutes throughout Yorkshire. We may mention the Penny Bank in connexion with the Halifax Mechanics' Institute as one of the most successful. It was commenced on the 24th of February, 1856, and from that time until the 24th of March last the gross amount deposited in the Central Bank and its seven subordinate branches was 20,837*l.* The sums withdrawn during the same period were 10,808*l.*, leaving at the credit of the depositors 10,029*l.* The weekly number of deposits is about 850, and the number of accounts open upwards of 4000. To show how the habit grows with the opportunity afforded for its exercise, it may be mentioned that the number of deposits increased from 7104 in the half-year ending June 1856, to 18,501 in the half-year ending June 1859, and the average amount of each deposit increased from 1*s.* 9*d.* in the former period to 5*s.* 8½*d.* in the latter.

Similar institutes have been established in other towns with nearly similar results. In the first year of the existence of the Southampton Penny Bank 34,284 deposits were made, amounting to 1668*l.*, or under an average of a shilling for each deposit. The Derby Penny Bank was opened in 1857, and in two years 32,758 sums were paid in, amounting to 2051*l.* In 1858 the thirty-three Penny Banks connected with the Metropolitan

Visiting Association received 14,000*l.* from 30,000 depositors. At Birmingham, in 1857, 14,042*l.* was deposited in 96,973 sums. In seven years the receipts had amounted to 52,354*l.*, and the amounts withdrawn to 47,921*l.*, leaving a balance to the credit of the depositors of 4433*l.* at the end of 1857. The York Penny Bank was opened in July 1854, and at the end of November 1858, 117,479 deposits had been made, amounting to 6218*l.*, of which 5247*l.* had been withdrawn, leaving a balance to the credit of the depositors of only 971*l.* The circumstance that so large a proportion as two-thirds of the whole deposits made in the Penny Banks are drawn out within the year, shows that they are principally used as places of safe deposit for very small sums of money until wanted for some special object, such as rent, clothes, furniture, the doctor's bill, and such like purposes.

The Penny Bank is emphatically the poor man's purse. The great mass of the deposits received throughout the kingdom are paid in sums not exceeding sixpence, and the average of the whole does not exceed a shilling. The depositors consist of the very humblest members of the working class, and by far the greater number of them have never before been accustomed to lay by any portion of their earnings. But the Penny Banks act as the stepping-stones to savings-banks; as is

proved by the fact that the aggregate deposits in the latter have increased the most in those districts in which Penny Banks have been opened. Thus the Penny Bank established in the small country town of Farnham is estimated to have contributed about 150 regular depositors to the savings-bank in the same place. The Committee of the Glasgow National Security Savings-Bank, in their report for November last, point to the thirty-six Penny Banks established in and around Glasgow, as calculated 'to check that reckless expenditure of little sums which so often leads to a confirmed habit of wastefulness and improvidence;' and they urge the support of the Penny Bank as the best means of extending the usefulness of the savings-bank. At Bradford fourteen Penny Banks have been established within a year and a half, and on the 20th September last they had 2147*l.* deposited with the savings-bank; added to which many depositors, after they had formed their habit in the minor institution, transferred themselves and their deposits to the larger one. The Rev. Mr. Clarke, of Derby, who has taken a very active interest in the extension of these useful institutions, gives the details of the deposits made in the Penny and Savings Banks in that town respectively, on a certain Saturday night in August, 1858, in illustration of the different orders of working people upon which they act. In the



Penny Bank 242 persons deposited 20*l.* 1*s.* 6*d.*, 221 of the deposits being under 5*s.* in amount; whereas in the Savings Bank 49 persons deposited 54*l.* 14*s.* 3*d.*, only six of the sums deposited being under 5*s.* Mr. Clarke further states that more than one-tenth part of the whole amount received by the Penny Bank was deposited in copper money, and a large portion of the remainder in threepenny and fourpenny-pieces. It is clear, therefore, that the Penny Banks reach a class of people of very small means, whose ability to save is much less than that of the higher-paid workman, and who, if the money were left in their pockets, would in most cases spend it probably in the nearest public-house. Hence, when a Penny Bank was established at Putney, and the deposits were added up at the end of the first year, a brewer, who was on the committee, made the remark—‘Well, that represents thirty thousand pints of beer *not drunk.*’

The eagerness with which poor people in all districts have availed themselves of the opportunities thus afforded of laying by their little savings, affords the best proof how much they are appreciated, and of the actual want which they supply.\* At York 451 deposits were made the

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\* There is one circumstance connected with Penny Banks which deserves more attention than has yet been paid to it. We refer to

first night on which the bank was open. But Mr. Clarke observes that the absence of immediate success need be no cause for discouragement, for at the Derby Penny Bank only seventeen deposits, amounting to eleven shillings, were made on the first night, though eventually the institution flourished. At one of the Penny Banks in Yorkshire, an old man in receipt of parish out-door

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proper *checks against fraud*, which is not in all cases provided against. The plan of the West Riding of Yorkshire Penny Savings Bank is unexceptionable in this respect, a large number of noblemen and well-known gentlemen of the county having subscribed sums of money to a considerable amount for the special purpose of guaranteeing the security of the deposits made with the branches of the bank. The rules of the Huddersfield Penny Bank also provide for the safety of the funds, the names of the gentlemen giving guarantees, to the extent of 100*l.* each, being printed on the cover of each depositor's book. The provision of a proper guarantee ought to be the first step taken. No money ought to be received or paid except in the presence of at least two persons. And to complete the security of the banks, there should be an independent and constantly-recurring audit. This question of safety is of the greatest importance—not so much because of the amount which might be lost through possible fraudulence or neglect, but on account of the confidence which it is so desirable to maintain, and which, if once shaken, would prove most disastrous to the cause of providence. Several companies have been formed under the Limited Liability Act, which are inviting the working-classes of the manufacturing districts to entrust their savings to them, by holding out the suspicious bait of a high rate of interest, which they assert they are enabled to pay by lending out the deposits to borrowers at a still higher rate. But this is a dangerous trade, and in event of a commercial crisis may prove a disastrous one. Without ample guarantees for the security of the funds lodged with them, and for their due repayment when required, such Limited Liability Companies ought to be carefully avoided by working men.

relief was found using the Penny Bank as a place of deposit for his pennies until he had accumulated enough to buy a coat. Others save to buy an eight-day clock, or a musical instrument, or for a railway-trip. But the principal supporters of the Penny Banks are boys, and this is their most hopeful feature, for it is out of boys that men are made. At Huddersfield many of the lads go in bands from the mills to the Penny Banks; emulation as well as example urging them on. They save for various purposes—one to buy a chest of tools, another a watch, a third a grammar or a dictionary. One evening a boy presented himself to draw 1*l.* 10*s.* According to the rules of the Penny Bank a week's notice must be given before any sum exceeding 20*s.* can be withdrawn, and the cashier demurred to making the payment. 'Well,' said the boy, 'the reason's this —Mother can't pay her rent; I'm goin' to pay 'it, for, as long as I have owt, she shall hev' it.' In another instance a youth drew 20*l.* to buy off his brother who had enlisted. 'Mother frets so,' said the lad, 'that she'll break her heart if he 'isn't bought off, and I cannot bear that.' Thus these institutions give help and strength in many ways, and, besides enabling young people to keep out of debt and honestly to pay their way, furnish them with the means of performing kindly and generous acts in times of family trial and emer-

gency. It is an admirable feature of the Ragged Schools that almost every one of them has a Penny Bank connected with it for the purpose of training the scholars in good habits, which they most need ; and it is a remarkable fact, that during the last year not less than 8880*l.* were deposited in 25,637 sums by the scholars connected with the Ragged School Union. And when this can be done by the poor boys of the ragged schools, what might not be accomplished by the highly-paid operatives and mechanics of England ?

But another capital feature in the working of Penny Banks, as regards the cultivation of prudent habits among the people, is the circumstance that the example of boys and girls depositing their spare weekly pennies often has the effect of drawing their parents after them. A boy goes on for weeks paying his pence, and taking home his pass-book. The book shows that he has a 'leger folio' at the bank expressly devoted to him—that his pennies are all duly entered, together with the respective dates of their deposit—that these savings are not lying idle, but bear interest at 2½ per cent. per annum—and that he can have them restored to him at any time—if under 20*s.*, without notice ; and if above 20*s.*, then after a week's notice has been given. The book is a little history in itself, and cannot fail to be interesting to the boy's brothers and sisters, as well as to his parents.

They call him 'good lad,' and they see he is a well-conducted lad. The father, if he be a sensible man, naturally bethinks him that, if his boy can do so creditable a thing, worthy of praise, so might he himself. Accordingly, on the next Saturday night, when the boy goes to deposit his threepence at the Penny Bank, the father sends his shilling. Thus a good beginning is often made, and a habit initiated, which, if persevered in, very shortly exercises a most salutary influence on the entire domestic condition of the family. The observant mother is quick to discern the effects of this new practice upon the happiness of the home, and in course of time, as the younger children grow up and earn money, she encourages them to follow the elder boy's example. She herself takes them by the hand, leads them to the Penny Bank, and accustoms them to invest their savings there. Women have even more influence in such matters than men have, and where they do exercise it the beneficial effects are lasting. One evening a strong, muscular mechanic appeared at the Bradford savings-bank in his working dress, bringing with him three children, one of them in his arms. He placed on the counter their deposit-books, which his wife had previously been accustomed to present, together with 10s., to be equally apportioned amongst the three. Pressing to his bosom the child in his arms, the man said, 'Poor things!

‘ they have lost their mother since they were here ‘ last ; but I must do the best I can for them.’ And he has continued the good lesson to his children which his wife began, bringing them with him each time to see their little deposits made. There is an old English proverb which says, ‘ He that would ‘ thrive must first ask his wife ;’ but the wife must not only let her husband thrive but help him, otherwise she is not that ‘ help meet ’ which is as needful for the domestic comfort and satisfaction of the working man as of every other man who undertakes the responsibility of a family. Women form the moral atmosphere in which we grow when children ; and they have a great deal to do with the life we lead when we become men. It is true the men may hold the reins ; but it is generally the women who tell them which way to drive. What Rousseau said is very near the truth—‘ Men ‘ will always be what women make them.’

It will be obvious, from what we have stated, that the practice of economy and saving very greatly depends upon the facilities which are provided for the purpose. Where a convenient savings-bank is established, deposits gradually flow into it ; where regimental savings-banks are provided, the private soldiers contrive to lay by something in them out of their small pay ; and where Penny Banks are opened a crowd of depositors immediately present themselves, even the boys of the

Ragged Schools being able to put into them considerable sums of money. If, then, as we believe to be the case, habitual economy and the frugal husbanding of their earnings be the most solid foundation for the comfort and genuine independence of the working classes, it becomes of importance to ascertain whether means cannot be adopted to increase and extend the facilities for depositing small sums of money in safe hands, and thereby promoting their prosperity and elevating their social condition. We have found that savings-banks, highly valuable though they have proved, are altogether insufficient in point of numbers. There are many large towns and districts in Great Britain as yet unprovided with them. Lancashire, for instance, has only thirty for upwards of two millions of people; the East Riding of York has only four, though, it is true, the clergy in many districts act as agents in collecting deposits for the savings-banks in the large towns. There are fifteen counties in the United Kingdom which have not a savings-bank at all. Of the total number throughout the kingdom—606 to upwards of 28,000,000 of population—there are 50 that are open only four hours in the month, 120 open for only one hour in the week, and the greater number of the remainder are open for only two or three hours in the week. The working man has accordingly in many cases to carry his

spare shilling in his pocket a week before he can lay it by, during which time he may be exposed to constant temptation to spend it. To keep it safe he must have acquired the habit of saving, which it is the object to train and establish. The effect of more ready access to the savings-bank has been strikingly proved at Edinburgh, where it is open daily, as well as three evenings in the week. The result has been, that, notwithstanding the facilities for depositing comparatively small sums presented by the Scotch joint-stock banks, the proportion of depositors to the population has increased to 1 in  $6\frac{1}{2}$ , whereas for the whole of the United Kingdom the proportion is under 1 in 20.

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#### POST-OFFICE SAVINGS BANKS.

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Early in November, 1856, Mr. John Bullar, the eminent counsel—whose attention had been directed to the subject by the working of the Putney Penny Bank—suggested the employment of the money-order department of the Post-office as an additional savings-bank agency; and the subject was brought under the notice of the Post-office authorities, but the suggestion did not meet with approval at the time, and nothing came of it. The subject has, however, been revived by Mr.



C. W. Sikes, of Huddersfield, who, unconscious that the idea had occurred to others, was struck by the facilities which the money-order offices presented for the purpose, and has sketched out a plan in an able letter addressed to the Chancellor of the Exchequer. One of the principal advantages of this scheme is, that the organization of the money-order department of the Post-office is in full working efficiency, and is already extended to every city and town and to many villages of the United Kingdom. Wherever the local inspector of the Post-office has evidence that as many as five money-orders will be required in the week, the practice is to make that branch of the Post-office a money-order office. It is estimated that already such an office is established on an average within three miles of every working man's door in the kingdom. These offices are open daily; they receive money from all comers, and give vouchers for the amounts transmitted through them; they hold the money until it is drawn, and pay it out on a proper voucher being presented. The Post-office is, in fact, a bank for the transmission of money, holding it for periods of from twenty-four hours to weeks and months. Enable it to receive more money from more comers and to increase the time of holding it, allowing the usual interest, and it would become to all intents and purposes a national bank of deposit, with its 2481

offices established in all parts of Great Britain and Ireland.

The extent to which the money-order office has been used, chiefly by the industrious classes, for the transmission of small sums of money, since the period of its establishment, is indeed surprising, and is mainly to be accounted for by the facilities which it has presented for the purpose, the ready access to the offices daily, and the admirable manner in which the business has been done. Thus the number of money-orders issued and paid in the United Kingdom has increased from 188,921 in 1839 to 6,969,108 in 1859, and the sums transmitted have increased from 313,124*l.* in the former year to 13,250,930*l.* in the latter, or nearly double the amount of the receipts of all the savings-banks in the kingdom during the same year. The annual increase averages five per cent., the number of orders issued being, in England, one to every three of the population; in Scotland, one to six; and in Ireland one to thirteen. The profit realized by the Post-office in 1859 in conducting the business, was 29,115*l.* The Postmaster-General, in his last Report, announces the intention of increasing the facilities for transmitting money by means of the existing organization. In speaking of its probable extension to the British colonies, he states his conviction that it 'would be productive of much good, and save

‘much money that now probably runs to waste;’ and we would urge precisely the same reason for the employment of the money-order offices as agencies for the deposit of money by the same classes who now use them so extensively for its transmission.

There is one peculiar advantage in this plan, which may not be obvious at first sight, but which will at once commend itself to working-class depositors—we allude to the element of *secrecy*. Most working people do not like it to be known to their employers that they are saving money, being under an impression that it might lead to attempts to lower their wages. A working man, in a town in Yorkshire, who had determined to make a deposit in the savings-bank, of which his master was a director, went repeatedly to watch at the door of the bank before he could ascertain that his master was absent; and he only paid in his money, after several weeks’ waiting, when he had assured himself of this fact. We are informed that many of the household troops stationed in London deposit their spare money in the savings-banks rather than in the regimental banks; and when the question was on a recent occasion asked as to the cause, the answer given was, ‘I would not have my sergeant to know that I was saving money.’ But in addition to this, the private soldier would rather that his comrades also did not know that he

was saving money ; for the thriftless soldier, like the thriftless workman, when he has spent everything of his own, is very apt to set up a kind of right to borrow from the fund of his more thrifty comrade. Hence, during the war in the Crimea, even after regimental facilities had been afforded for the remission of money by soldiers through the post-office to their friends at home, many were accustomed to go to Miss Nightingale with their little hoards and request her to remit them, thinking their secret safer with her.\*

Mr. Sikes's plan is briefly this : that the money-order offices be constituted receivers for a chief

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\* A near relative of Miss Florence Nightingale thus writes with reference to Mr. Sikes's plan :—

‘ Miss Nightingale has expressed a lively interest in the adoption and success of the proposed plan. You will readily believe this when I tell you that so entire was her confidence in the willingness of the British soldiers to abridge their own indulgence or comforts for the sake of others dear to them, as well as for their own *future* well-being, that almost as soon as she arrived at Scutari, and above a year before the money-order system was introduced in the post-office at that place, she devoted an afternoon in every week to receiving and forwarding the savings of soldiers—as also of civil servants with the army. She remitted several thousand pounds to England to be here distributed by a friend according to their destination—much of it to the remotest corners of Scotland and Ireland. It is *some* evidence that the “seed” fell in good places (as well as of the punctuality of the post-office), that of the whole number of remittances, all *but one* were acknowledged. The requirements from the post-master are not greater than are involved in the existing system. *Secrecy*, however, is greatly valued—for different reasons among different classes.’

savings-bank in London; that Commissioners of Savings-Banks be authorized by the legislature to issue through them savings-bank interest-notes, such notes or receipts to bear interest at the rate of  $2\frac{1}{2}$  per cent. per annum; and that the interest-notes should be for exact pounds, from one to thirty—the latter sum being the maximum allowed to be deposited in a savings-bank in one year. The proposed interest-notes would resemble the deposit-receipts, bearing interest, issued by joint-stock banks in England and Scotland, and would only be negotiable at the money-order office by which they are issued. The payment of 6*d.* on each transaction, in event of the success of the plan—of which we can scarcely entertain a doubt—would probably leave a considerable profit to the Post-office. Mr. Bullar suggests that the amount deposited should be invested by the Central Office in Government-securities; and assuming, which is a moderate estimate, that thirty millions would be deposited, the difference between the dividends realised on Consols, at their present price, and the interest, at say  $2\frac{1}{2}$ , paid to the depositors, would produce about 200,000*l.* a-year, which would be amply sufficient to cover all expenses of management, besides leaving a considerable profit to the Post-office department. Mr. Sikes has carefully worked out his scheme in detail, and we trust that no long time will be

allowed to elapse before a fair trial is given to it. We understand it has already received the favourable consideration of the Post-office authorities; and it only requires the action of the legislature to enable the measure to be carried into practical effect.\* The promotion of economical habits amongst the people is indeed so much a matter of national concern, that we cannot conceive any direction in which the powers of Government could be more beneficially exercised than in giving effect to a scheme calculated to produce such valuable social results among the humbler classes of the people.

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\* It will be observed that, since the original publication of this article, the Chancellor of the Exchequer has introduced a Bill into Parliament which, though somewhat differing from Mr. Sikes's plan in its details, nevertheless substantially embodies his principal recommendations. At the same time it is clear that without the active co-operation of those for whose benefit this measure is intended, it will prove absolutely worthless. It is only a means to an end; a help on the road to economy. But when working people become possessed by the conviction that 'the richest, most powerful, and most natural fund on which the working man can rely, is that which he creates himself by his own savings,'—to use the words of William Felkin, late Mayor of Nottingham, himself originally a factory operative,—we believe they will fully appreciate and avail themselves of the advantages of Post-office savings-banks as well as of all other equally safe methods of building up their economical independence.

# STRIKES.

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## SKILL AND INDUSTRY OF ENGLISH WORKMEN.

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No labourer is better worthy of his hire than the English one. It is not merely that he works harder than the labourer of any other country, but he generally produces a better quality of workmanship. He possesses a power of throwing himself bodily into his occupation, which has always been a marvel to foreigners. When the first gangs of English navvies went over to France to construct the works of the Rouen Railway, the peasantry used to assemble round them, and gaze with wonder at their energy and dexterity in handling the spade and mattock, and at the immense barrow-loads of earth which they wheeled out. 'Voilà ! voilà ces Anglais ! comme ils travaillent !' was the common exclamation.

But it is not merely where muscular strength, bone, and sinew are needed, that the continuous power of the English labourer displays itself. Even in cotton manufacturing, where little exer-

tion is required, the English workman by his patient application contrives to do as much in six hours as the Frenchman does in ten. A witness before a Parliamentary Committee, who had been employed in superintending eight men in one of the best manufactories in Alsace, was asked, 'Supposing you had eight English corders under you, how much more work could you have done?' His answer was, 'With one Englishman I could have done more work than I did with those eight Frenchmen. It cannot be called *work* they do, 'it is only looking at it, and wishing it done.'\*

The English workman, besides his energy and steadfastness in working, is extremely dexterous in the use of tools. Mechanism is the genius of England, and the source of an enormous portion of her wealth and power as a nation. What has been achieved by means of improvements in tools and in machines—which are but organized tools—has been accomplished almost entirely by the ingenuity of our skilled workmen. 'Deduct all,' says Mr. Helps, 'that men of the humbler classes have done for England in the way of inventions only, and see where she would have been but for

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\* Evidence of Adam Young before the Committee on the Employment of Artisans and Machinery, in 1824. It ought, however, to be added, in justice to the artisans of Alsace, that they have made considerable progress as skilled workmen during the last thirty years.



‘them.’ By the contrivances which they have from time to time produced, labour has been relieved from its most irksome forms of drudgery, and the heaviest burdens of toil have been laid upon wind and water, upon iron and steam, and various other agencies of the inanimate world. These are now the only real slaves in England, the veritable hewers of wood and drawers of water. There is, indeed, scarcely a department of productive industry—especially where the articles produced are in great demand, and are indispensable to the subsistence or comfort of the masses—into which machinery does not largely enter. It fashions wood and iron into the most exact proportions; weaves all manner of textile fabrics with extraordinary accuracy and speed; prints books and newspapers; and carries on the greater part of the locomotion of the civilized world. Even in agriculture, hoeing, sowing, reaping, thrashing, and grinding are done to a vast extent by machinery, which every day extends its supremacy more and more over the materials for food, for clothing, for housing, for locomotion, for defence, and for instruction.

Looking at the extraordinary consequences produced by the inventions of England during the last century—the result of so much patient plodding and persevering ingenuity on the part of our mechanics—it will be obvious how immense is the

debt which the nation owes to this admirable class of persons. They have enormously increased the resources of the kingdom, and created remunerative employment for immense masses of people congregated in all the great seats of industry, such as Manchester, Glasgow, and Birmingham, which may even be said to have been called into existence by the various inventions of our skilled mechanics. Mr. Bazley has stated that the useful productions of the six counties of Lancaster, York, Chester, Stafford, Nottingham, and Leicester alone, aided by art, science, and mechanical skill, greatly exceed what could have been effected by the entire human family by means of physical labour alone.

Such being the diligence, the dexterity, and the ingenuity of English workmen, it is meet that they should be liberally remunerated. None will deny them their right to a fair day's wages for a fair day's work; nor do we think that they fail to obtain it. At no previous period has so large a number of skilled workmen received higher wages, and in no country are they able to live more comfortably upon the proceeds of their toil, if we except only those new colonies in which land is unusually abundant. There never was a time when skill and diligence received more general encouragement, or in which there was a greater disposition to do honour to the lot of labour. The

road to success is as free and open to the mechanic as to any other member of the community. It is notorious that many of our most successful employers, and some of our largest capitalists, have sprung directly from the working class, and, to use the ordinary phrase, been 'the architects of their own fortunes;' whilst many more have risen from the rank scarcely a degree above them. It was the prudent thrift and careful accumulations of working men that laid the foundations of the vast capital of the middle class; and it is this capital, combined with the skilled and energetic industry of all ranks, which renders England, in the quantity and quality of her work, superior to any other nation in the world.

The working-classes, again, are the principal purchasers of those domestic and foreign commodities which enter most largely into the general consumption. By far the greater part of the agricultural produce of the country is raised for them; they are the chief buyers of sugar, tea, and other similar articles; and they are the best customers of the manufacturers themselves. Thus for the sake of the prosperity of the entire community it is most desirable that they should be abundantly supplied with the necessaries of life, be enabled to rent comfortable dwellings, clothe themselves decently, and educate their children creditably. For this purpose their earnings must be sufficient;

and the great question arises, how is this to be secured? Under the free competitive system which prevails, the master's interest is to get his work done for as little as possible, compared with other employers, in order that his profit may be the larger; whilst it is the workman's interest to obtain as high wages as possible, in order that his command may be the greater over the commodities of life. How are these conflicting interests to be reconciled?

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#### ATTEMPTS TO REGULATE WAGES BY LEGISLATION AND COMBINATION.

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The ordinary modes which have heretofore been adopted for the purpose of regulating wages have been by law and by combination. The omnipotence of law has been invoked alike by employers and employed in various stages of our history. In the infancy of skilled industry, great care was taken to foster the growth of particular trades, with the object of securing a ready supply of the necessities of life, increasing the national wealth, and providing remunerative employment for the population. For this purpose franchises were bestowed, and guilds and corporations founded, by the early English kings. The guilds were frater-

nities of workpeople, the only free labourers of their time, who enjoyed a monopoly of producing the articles in their respective trades in the towns in which they were established. They were legalised combinations of men and masters—trades' unions in their earliest form. It was only the freemen in the trade—those born in it, or who had been 'bound' and served a long apprenticeship to it, thereby acquiring their 'freedom'—that were entitled to its privileges. The great body of the population at that time were serfs, and derived no advantage whatever from the combinations, being rigidly excluded from their benefits.

But these early trades' unions, instead of promoting industry, were found to shackle it; and hence, as early as the reign of Edward III., we find a law passed annulling the franchises of the guilds as 'prejudicial to the King, prelates, and 'great men, and oppressive to the commons.' In the same reign, however, a law was passed fixing the wages to be paid for labour, decreeing that apprenticeship was to be the indispensable qualification for enabling any person to follow a particular trade, and that when the trade was once chosen no change of it could be allowed. Licence was afforded to all persons to make cloths; and the prices of the cloths were not only fixed by law, but the particular kind of clothing to be worn

by mechanics and rustics respectively, and the particular kind of shrouds they were to be buried in, were also specified. During the Wars of the Roses, the English monarchs, desirous of encouraging the increase of the town population by way of counterpoise to the influence of the great baronial families, restored the privileges of the guilds in most of the corporate towns and cities; and in Henry VIII.'s reign the sole monopoly of labour was confirmed to them in some districts. But Bacon denounces their selfish policy in opposing the admission of apprentices, and calls them 'fraternities in evil.'

In the legislation of these early times the greatest pains was taken to prevent the poor rustic from turning mechanic. The rustic was as yet a serf; and the law (12 Richard II.) decreed that those employed in husbandry until twelve years of age were not afterwards to leave their employment. Woollen-weavers were precluded from taking apprentices, excepting they were the sons of freeholders of 3*l.* per annum; so that the whole advantage derived from these legalised combinations of the guilds was confined to the comparatively limited class of artisans in the towns, who were then, as now, the aristocratic order amongst working men. The constant resort to legislation, however, tended to impress on the minds of the community that the wages of labour,

as well as the prices of commodities, were things that could be determined by law; and those who conceived themselves to be insufficiently remunerated for their work, or who paid what they thought exorbitant prices for the necessities of life, were too ready to arrive at the conclusion that Government was the sole source of the evil.

Hence distress among the working people, whether arising from deficient crops, decaying industry, or other causes, almost invariably assumed the form of political discontent. The 'reformation' vowed by Jack Cade in the insurrection of peasants in Henry VI.'s time, as described by Shakspeare, was probably the true expression of this rooted feeling in the minds of the population: 'There shall be seven halfpenny  
' loaves sold for a penny; the three-hooped pot  
' shall have ten hoops; and I will make it felony  
' to drink small beer; all the realm shall be in  
' common. . . . There shall be no money; all shall  
' eat and drink on my score, and I will apparel  
' them all in one livery, that they may agree like  
' brothers, and worship me their lord.' This is nothing more than a caricature of the legislation actually in force at the time, decreeing how much working-people were to be paid for their work, and in what they were to dress and to be buried. The same idea has even been revived in our own day in a neighbouring country, under the high-

sounding phrase, 'the organization of labour;' and it has there been attempted to regulate wages, the hours of labour, and the mode of performing labour, with what results we all know.

Sometimes the English artisans appealed to legislation to help them in combating imaginary evils, as in the case of the Shrewsbury cloth-frizers, in the reign of Elizabeth, who complained that persons neither belonging to their company, nor brought up to their trade, 'have of late with  
' great disorder, upon a mere covetous desire and  
' mind, intromitted with and occupied the same  
' trade, having no knowledge, skill, or experience  
' of the same, to the impeachment and hindrance  
' of six hundred people of the art or science of  
' sheermen, or frizers, within the said town.' The Legislature listened to the appeal made to them to protect the united sheermen, and the consequence was that the non-union artisans were expelled the town. Not more than six years later, however, we find the same town of Shrewsbury again before Parliament, imploring the repeal of the Act passed for the benefit of the sheermen, on the ground that it threatened to prove the ruin of the industry of the place. The Act was repealed accordingly, with the following significant avowal: 'And where  
' sithence the making of the said Act experience  
' hath plainly taught in the said town that the  
' said Act hath not only not brought the good



‘ effect that was hoped and surmised, but also hath  
‘ been, and is now likely to be, the very greatest  
‘ cause of the impoverishing and undoing of the  
‘ poor artificers and others, at whose suit the said  
‘ Act was procured, for that there be now, sithence  
‘ the passing of the said Act, much fewer persons  
‘ to set them to work than before,’ &c.

The Legislature nevertheless long continued to regulate the operations of commerce, the prices of commodities, and the wages of labourers. It was for this last purpose that the Statute of Apprentices' Act was devised in the reign of Elizabeth, and continued in force for two centuries and a half. By this law all men, except gentlemen born, were compellable to work either at trade or husbandry; their wages were to be assessed by the justices; and it was declared unlawful ‘for any  
‘ person to exercise any art, mystery, or manual  
‘ occupation now used in England and Wales, un-  
‘ less he shall have been seven years apprenticed  
‘ to the same.’ This Act, however arbitrary its provisions may now appear, unquestionably exercised an important influence on English industry. It stigmatised and punished the idle and the vagabond, directed the mass of the people to manual occupation as affording the best means of independent subsistence, and being acted on steadily from generation to generation, it gradually educated a nation of skilled artisans. The char-

tered guilds and corporations were in some degree placed beyond the reach of this law ; and it is a remarkable circumstance that in almost every case their privileges proved their ruin. Industry fled from the protection of the united trades and guilds of the corporate towns, and took refuge in the unprivileged and then obscure hamlets of Manchester, Birmingham, Leeds, Sheffield, and numerous other towns, which soon left the ancient cities and boroughs far behind.

As manufactures extended, and especially when machinery began to interfere, not only with the power, but also with the dexterity, which, more than any statute, protected the highly-paid artisan, the upper class of operatives, besides redoubling their exertions, were led to seek protection in combinations for the purpose of maintaining the rate of wages. These combinations had long been customary ; the men had been taught them by the guilds and corporations, and as early as Edward VI.'s reign, when ' ye workemen dyd ' rebelle ther worke and refuse their places,' we find an Act passed (2 and 3 Edw. VI. c. 15) forbidding confederacies to enhance wages, under severe penalties. The combinations of those early days, as appears from one of the sections of this Act, seem principally to have occurred among those employed in building, such as free-masons, rough masons, carpenters, and bricklayers. The same

subject occupied the attention of successive English parliaments, and as many as thirty separate statutes were enacted, directed against trades' combinations. These Acts continued in existence as late as the year 1824, when they were all repealed. Legislation was abandoned, because its total failure had been conclusively proved. It was found that combinations were not prevented by repression, but, on the contrary, they multiplied in all directions though in secrecy, and proved an increasing source of crime and outrage of the most detestable character. Vitriol-throwing, arson, and assassination were practised upon such masters and workmen as made themselves obnoxious to the trades' unions; the operations of trade and capital were seriously interfered with; and it was felt that not only was it impossible to stop combinations, but, by confounding right and wrong, and treating unionists as felons, men were led to regard things really vicious with less aversion than formerly.

The laws by which it had been repeatedly attempted to regulate the rate of wages were at the same time abandoned. The impolicy of dealing with this subject by statute was fully proved by the results of the legislation in the case of the Spitalfields silkweavers. In 1766, when the silk trade was very depressed, work became scarce; and some weavers, rather than remain idle, were

induced to accept wages below the ordinary rate. Their brethren of the craft raised an outcry, and serious riots occurred, which so alarmed the Government, that an Act was passed (13 Geo. III. c. 8) empowering the magistrates to fix the weavers' wages from time to time, agreeable to the demands of the workmen or their masters. The disastrous effects of this law soon made themselves felt. In times when trade was brisk, it was easy enough for the workmen to get their wages raised by an appeal to the magistrates; but when any stagnation occurred, the masters found the greatest difficulty in getting them lowered again to a rate which would yield them a fair profit on their goods. The consequence was that the masters, rather than continue to manufacture at a loss, gave up by degrees particular branches of their business, and the trade in ribbons was transferred from Spitalfields to Coventry and Leek, and that of gauze to Paisley, Reading, and other places, where the rate of wages was such as would enable the manufacturers to produce those articles at a profit. Hence increased distress in Spitalfields, total loss of work to thousands of families, and an eventual lowering of wages arising from the superabundance of hands. In forty years the number of persons employed in that district in silk manufactures was reduced from 50,000 to about 20,000, and the trade of Spital-

fields received a blow, which it has never recovered, through the Bill which the weavers had themselves invoked with a view to their own especial advantage.

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### LEGAL COMBINATIONS TO RAISE WAGES.

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The repeal of the Combination Laws in 1824 left the workmen free to enter into legal combinations for the purpose of advancing or fixing the rate of wages, altering the hours of working, determining the quantity of work to be done, and inducing others to quit or return to their work, &c., provided no violence was used. The object of the legislature was to prevent any interference with the freedom alike of masters and of men in the employment of their capital or their labour. Yet while the workman was left at liberty to unite with his fellows in endeavouring to secure an advance or to prevent a reduction in his wages, it is clear that the spirit of the new legislation indicated that he must not violate that freedom of industry in others which is the foundation of his own attempts to improve his condition. Since 1825 unions have especially prevailed in the manufacturing towns, where the concentration of numbers has given them a formidable power, and

during the last thirty years we have witnessed their action in many forms, more especially in a series of extensive Turn-outs or Strikes, which have unquestionably produced great confusion and excitement, and in most cases a sad amount of poverty and distress. There can be no doubt that the working classes are impressed with the conviction that these strikes are in some way effectual in keeping up the rate of wages, otherwise it is impossible that they should have been so tenaciously persevered in notwithstanding the detriment to those who have been concerned in them.

It is perfectly natural, and perfectly justifiable, if men do not receive the wages they are entitled to, that they should fall back upon their savings for a time, and wait the issue. Professional men will not work for insufficient remuneration if they can do better, and all conditions of men are fully entitled to adopt the same course. As a working man observed at a late meeting of the combined trades in the metropolis, 'He thought the building trades were right *if they could get what they demanded* ; but he had a perfect horror of strikes, 'for he knew how his own trade had suffered 'from one.' It is, indeed, very probable that the united influence of confederated bodies of artisans has in many cases tended to keep up the rate of wages, and that the fear of a strike on the part

of the men has induced the masters to advance wages in brisk times, or to abstain from reducing them in dull times. Nevertheless it is certain that all the united power of the trades' unions must fail in setting aside the inexorable law of supply and demand, or in permanently maintaining the rate of wages when there are more workmen seeking employment than are required for the performance of the work to be done. And even admitting the power of combinations to raise wages to their maximum, and consequently to reduce profits to their minimum, it is clear that the inevitable tendency of the operation is to check production and drive capital out of that particular trade, as happened in the case of the Spitalfields silk-manufactures. Thus the system leads eventually to a reduction, instead of an increase, of wages.

The real cause of the higher remuneration paid for skilled labour in England than in any foreign country consists in our greater powers of production, in the efficiency of our tools and machinery, and the superior energy of our artisans. When the quantity and quality of the work done are taken into consideration, the wages in England are found to bear a less proportion to the total cost of production than in any other country in the world. This is the source of our wealth, the secret of our vast foreign trade, and the real

cause of the superior pay of our artisans. But it is clear that there is a point beyond which the rise of wages cannot be carried, for so soon as we cease to produce more cheaply than the foreigner, we must inevitably lose our footing in the foreign market, and then away will go capital, profits, and wages together.

Combinations to keep up wages are urged as necessary to meet combinations among the masters to lower them. There are always difficulties, however, which operate as a check upon the masters. Those in the same trade are jealous of each other, their interests are usually distinct, and they are competitors with each other for contracts. Provided they can secure an average rate of profit on the money embarked in trade, a rise or a fall in the rate of wages, if it be general, is comparatively immaterial to them; and where their profits are above the average, they are speedily brought to their level again by the action of competition, or by the flow of capital into their particular line of business. A lowering of wages is usually begun by some needy employer, who seeks to eke out his profits by hiring labour at less than the market rate; and the cases are numerous in which the other masters have taken part with the operatives and stimulated them to resist the attempted reduction. Thus on one occasion at Paisley, it was found that a



master was paying less wages than his brethren, who, conceiving themselves to be injured, encouraged his workmen to turn out; and the result was, that he was compelled to raise his rate to the usual standard.

But the masters, though comparatively powerless in combinations to reduce wages, are strong in their resistance to combinations of workmen either to reduce the hours of labour or to raise the rate of wages. They are a small and compact body, and, when driven to act in concert by a common danger, they are strong in defence. But the sacrifices they must necessarily make during such contests—with their capital locked up in buildings, machinery, and materials, yielding no profit—must at all times necessarily render them most averse to the *dernier ressort* of a lock-out. To avoid this contingency, self-interest induces them to yield to the demands of the men where a rise in the rate of remuneration can with prudence be conceded; and numerous advances have in this way been made in wages of late years,—advances which have been justified by the increased demand for labour, and which would most probably have taken place independently of the operation of the trades' unions. In many cases, however, the employers did not feel justified in yielding, and they have preferred incurring the temporary loss arising from the sacrifice of profits

upon their capital, rather than agree to a proposition which might have been ruinous to themselves, and at best only a short-lived advantage to their workpeople. The frequent result has been a Strike ; and we believe it will be found that the more extensively organized and wide-spread such strikes have been, the more disastrous they have invariably proved to the workmen.

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#### RESULTS OF THE PRINCIPAL STRIKES.

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The most extensive strikes have been those which have occurred in the cotton-manufacturing districts, where the concentration of the workpeople in vast numbers, and the facilities which exist for agitation, have enabled the Committees of the Trades' Unions to bring their full power to bear upon what they consider to be the 'tyranny' of the masters. These strikes have usually been led by the spinners, the best-paid class of workmen in cotton-mills ; and though constituting only about one-tenth of those employed, their secession has necessarily had the effect of throwing the remaining nine-tenths altogether out of employment. One of the most extensive strikes of this class occurred in 1810, when the spinners in all the districts round Manchester turned out

for the purpose of getting their wages raised to the Manchester rate. Manchester, being the centre of the cotton manufacture, possesses considerable advantages over the surrounding localities. There are peculiar facilities both for obtaining raw cotton and for the sale of the goods when manufactured; whereas spinners at a distance are subject to expenses of carriage, as well as other drawbacks, in the production and disposal of their wares. Hence, unless they can obtain cheaper labour, they cannot realize the average profit on their capital, and must either cease manufacturing, or transfer their operations to Manchester itself. Moreover house-rent and the expense of living are higher in Manchester than in the surrounding towns, and render the higher wages paid to the operatives in that place rather nominal than real. At that time the country manufacturers paid 4*d.* for spinning a pound of cotton (No. 40), while 4½*d.* was paid in Manchester; and the spinners determined to strike for an advance of the ½*d.* per lb. Their proceedings were conducted by a congress of operatives sitting at Manchester; and by their direction a strike of the spinners in all the mills of Stockport, Macclesfield, Staleybridge, Ashton, Hyde, Oldham, and Bolton, and as far north as Preston, took place simultaneously. Thirty thousand persons were thrown out of work, and continued idle for

a period of four months. During the turn-out, the men on strike were vigorously supported by those who were still in work in Manchester and the immediate neighbourhood; and for some time as much as 1500*l.* was contributed by them weekly, which was divided among the spinners only. The nine-tenths of the workpeople who were not spinners got nothing, and were consigned to utter destitution. But the contributions raised for the support of the spinners rapidly fell off, and they, too, were left without resources. The usual consequences of a general strike soon displayed themselves—starved children wandering about in search of food, men and women with keen, hungry eyes, standing idle in the streets, soldiers and police called out to guard property against attacks made in the desperation of want;—such sights, in short, as recalled to mind the picture of a beleaguered and famished town. And what was the result as respected the object for which all this suffering had been encountered? After incurring a loss in wages of upwards of 300,000*l.*, the men returned to their work without in any case obtaining an advance, and some of them were even glad to accept 2*d.* per pound of cotton spun, instead of 4*d.*,—or a reduction of fifty per cent. on those wages, to raise which everything but existence had been staked.

A long interval passed before the spinners

again ventured on a strike so formidable as this ; but the organization of the Union revived, and after about twenty years, when a new generation had grown up, we find strikes among the spinners increasing in frequency. In 1824 the Hyde spinners struck work by direction of the Union, though much against their own wishes. The reason alleged for the proceeding was, that the Hyde men were working for wages below the regular rate. They were receiving one shilling less per 1000 hanks, spun by highly-improved machinery supplied by the capital of their masters, than other spinners were receiving in mills where much inferior machinery was employed. But though the Hyde men were actually earning considerably more money per week than the same class of operatives elsewhere, the Union ordered them to strike, and they obeyed. They remained out of work for several months, they endured great hardships, cost the Union about 4000*l.*, and then went back to their employment at the same wages which they had turned out to raise.

Notwithstanding these failures, turn-outs went on increasing. In 1829 the strikes were accompanied in several places by riot and outrage, by machine-breaking, and even murder. The masters were assailed with violence, and one of the most respected of them, Mr. T. Ashton, of Man-

chester, was shot one night through the heart. His assassin was never discovered. This Manchester strike was, as usual, led by the fine spinners, who were earning at the time from thirty shillings to thirty-five shillings per week. Their secession threw out of employment ten thousand persons, who remained idle for six months; and a large number of families were reduced to utter destitution, from which they never entirely recovered. The total loss to the operatives in wages was estimated at not less than 250,000*l*. This strike also proved a total failure, for the men eventually returned to work at a considerable reduction on the wages which they had before been receiving.

Similar strikes took place at Stockport, Ashton, and other places, in 1829 and 1830, with the same results. At Ashton and Staleybridge, 30,000 persons engaged in the spinning of coarse yarns were idle for ten weeks, during which they sacrificed about 250,000*l*. in wages. The 3000 coarse spinners who led the movement were receiving from twenty-eight shillings to thirty-one shillings a week. These strikes failed in every instance, the men going back to work on the masters' terms. The tendency to turn out seemed to partake of the character of a mania. The dressers and dyers in one place struck, not about price, but about the time allowed for dinner.

The master proposed to take half an hour from the labour at the close of the day, and add it to the middle, with the view of saving candles when the days began to shorten. The men, rather than comply, withdrew, and deprived themselves of several months' wages. After this severe lesson they went back in a more accommodating temper. At the same time the colliers nearly all over South Lancashire struck work. In the first place they succeeded; but pushing their success too far, and growing extravagant in their demands, the masters resisted, and the issue was, that large numbers of new hands were introduced to the pits, and many of the Unionists had to go in search of employment elsewhere.

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### THE PRESTON STRIKES.

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Preston is one of the Lancashire towns which has unhappily acquired a notoriety for its strikes, and those of 1836 and 1854 will long be remembered for the sufferings which they caused. In the former year the cotton manufacture was very brisk and employment abundant, when the operative spinners seized the opportunity to demand an advance of wages from 22s. 6d. a week to the Bolton rate of 26s. 6d. The rate then paid at

Bolton was however exceptional. The masters there had been accustomed to give higher wages when trade was brisk, but to lower them considerably when trade was dull. At Preston employment was more regular, and the rate of wages more uniform. The cost of living at Preston was also less than at Bolton. The Preston people, however, were encouraged by delegates from the Trades' Unions of the neighbouring towns, who summoned meetings of the operatives at which the 'tyranny of the masters' was strongly denounced. The spinners became members of the Union, and when a Committee had been formed, they proceeded to demand of the masters a rise of wages to the Bolton rate. The masters consented to grant an increase of 3s. 4d. a week to their spinners, on condition that the men should detach themselves from the Union. The offer was in many cases accepted by individuals, but the Council of the Union rejected the offer, and renewed their demand for a rise to the Bolton list of prices, unaccompanied by any condition.

These terms were refused. The Council then ordered a strike, and the mills were closed about the beginning of November. The number of spinners who struck was only 660, but in consequence of their cessation from work, 7840 other operatives, of various kinds, were at once thrown out of employment. In the course of a few weeks



the streets were crowded with beggars, the offices of the overseers for the poor were besieged with applicants for relief, and the workhouse became crowded with inmates. The Union supported the spinners and the piecers—paying the former 5s. a week and the latter from 2s. to 3s.; but by far the larger part of the operatives had to depend for subsistence upon begging, the poor-rates, and the charity of the masters. By the end of December the distress had become general and intense, and the masters determined to open their mills to give those who desired it an opportunity of resuming work at the advanced wages of ten per cent. There was a rush of the card-room hands to the mills, but, as the spinners still absented themselves, only a small number of persons could be employed. New hands were however attracted to the work, while other spinners resorted to Preston from neighbouring towns. The number of self-acting mules was increased; and the mills at length were all opened, and ran full time. The strike lasted thirteen weeks, after which the Union broke up, and about 200 of the spinners (or about one-third of the whole number), whose places had been taken by fresh recruits, either left the town or remained without employment. The injury to the refractory men was very great; 5000 persons suffered severely during the winter from hunger and cold; several died

from starvation; wearing apparel, household furniture, and every article on which money could be raised, were pawned; rents were not paid; debts to grocers and others who would give trust were incurred; and many bad habits were contracted by the operatives and their families during the strike, from which they never after recovered. The injury to the town and trade of Preston was estimated by Mr. Ashworth at 107,196*l.*, of which the loss in wages by the operatives was 57,210*l.*

The Preston workmen did not learn wisdom by failure, for, in 1854, a still more protracted and calamitous strike took place. It is particularly worthy of note, that the wages of the operatives generally had not suffered any decrease since the strike of 1836. On the contrary they had been largely increased, without any action on the part of trades' unions, and by the simple operation of the law of supply and demand. Notwithstanding a reduction of about 12½ per cent. in the hours of labour, the spinners' wages had been raised in the interval about 20 per cent. In 1847 indeed a reduction of 10 per cent. had been made, with the assent of the hands, at a time when trade was bad. But subsequently, if allowance is made for the reduction in the hours of labour, the earnings of card-room hands had increased 22, of self-acting minders 16, and of

weavers  $11\frac{1}{2}$  per cent., being an aggregate advance of more than 14 per cent. on the wages of 1847. The strike which prevailed during the whole of 1852 and the first half of 1853 passed through the mining trades, the building trades, the branches of industry connected with Nottingham and Leicester, the ship-building trades of the Tyne and Wear, and even the agricultural districts. It extended to Lancashire; and in consequence of the briskness of trade and the demand for labour, there was an almost general advance of wages. About the same time a movement took place among the upper and wealthier orders for procuring public parks and pleasure-grounds, as well as free libraries, museums, and kindred institutions, for the working classes; and large funds were raised in many of the manufacturing towns for the purpose.

On the whole a kindlier feeling seemed to be springing up between employers and employed, and there was a general disposition on the part of the masters to meet the reasonable claims of their work-people. The same spirit does not seem to have been wanting at Preston, for when the operative spinners, who had reorganised their union, waited upon the masters at the beginning of August, about a fortnight before the strike, and required that their wages should be advanced 10 per cent., out of more than thirty-five firms only

four or five refused, and these alleged as their justification, that they were already paying the highest wages for their respective qualities of work in Preston. But another point insisted on by the operatives was a standard list of prices, by which their wages were to be regulated in future, and which standard was to be enforced throughout the country. This demand the masters considered impossible to be complied with, from the many circumstances which concur to vary the rate of wages, such as the fineness or quality of the work done, the construction and speed of the machinery, the internal arrangements of the manufactory, and even the site of the mill itself. It was on this point that the strike virtually took place. The operatives' union now also sought to raise the *minimum* of all the wages in Preston to the current *maximun* rates, and from these maximum rates to force up the whole earnings 10 per cent.

Of course English masters very much resemble English workmen in their dislike of dictation. Neither of them will submit to be bullied; the English pluck is roused, and resistance is inevitable. The operatives' council would probably have succeeded in their demands if they could have provided against the masters imitating the example of their men, and entering into a combination for defence. But the common danger by which the masters were threatened compelled them to asso-

ciate. When the determination of the operatives' committee became known, the employers, who had not held any meeting on the subject of wages for seven years, were called together, and they resolved to resist the demands of their workpeople. The whole of the mills were closed by the end of October, and about 17,000 persons remained idle for thirty-six weeks. The strike commenced amidst eloquent speeches on the part of the field-officers of the union—mostly strangers who had resorted to Preston from the adjoining towns to aid in this 'great struggle of labour against capital.' There was considerable vituperation, excitement, and passion in these addresses; but the conduct of the people was excellent—by far the greater number of them being 'more sinned against than sinning.' In many cases they displayed a truly noble spirit; patiently enduring their sufferings, and heroically bearing up under their privations, in the hope that they might secure some solid benefits for their order. They thought they were right, and they sadly suffered for their error.

The union was well supported by the adjoining towns, the factory hands for some time sending contributions to Preston amounting to about 3000*l.* a week. The operatives of Blackburn alone sent 30,000*l.* during the strike, and the masters, in the statement which they subsequently issued, observed that, 'had the Blackburn masters chosen to inter-

‘fere in the contest, the main source which fed  
‘the struggle would have dried up, and the first  
‘month of the experiment must have seen an end  
‘of the conspiracy.’ This affords an illustration of  
the difficulty which must always exist of forming  
an extensive combination among masters. The  
strike at Preston was an opportunity for the Black-  
burn proprietors to take an advantage. That the  
Preston mills should stand idle was a benefit to  
them and all other manufacturers of similar com-  
modities. The total funds contributed by opera-  
tives during the thirty-six weeks amounted to the  
extraordinary sum of 97,000*l.*—an indication of  
money-power on the part of the working people  
which, if exercised in right directions, could not  
fail to produce the most beneficial results. But,  
notwithstanding all this help, the great mass of  
the Preston operatives rapidly gravitated towards  
absolute destitution. Homes were broken up,  
furniture was sold to the very last stick, and  
women even disposed of their marriage-rings to  
buy food for their children. Then the union  
collapsed; the workpeople went back to their  
employment, but without the 10 per cent. All  
their sacrifices had been in vain, and the only  
results of their worse than fruitless heroism were  
broken hearts, ruined homes, and moral and  
physical desolation. The loss in wages by the  
operatives during the strike was a quarter of a

million sterling, and the total amount of the loss to all parties involved in the struggle was upwards of half a million !

The Glasgow strikes have been accompanied with much greater violence than those of Preston, probably because of the greater infusion of the Irish element in the operative population there. Impulse and passion, which are the leading features in so many strikes, are congenial to the Irishman's nature ; and it is certainly remarkable to observe the number of persons from the sister isle, if we may judge of their nation by their names, who appear among the leaders of strikes in all our large towns. The most formidable Glasgow strike which has occurred of late years was that of 1836, when, during an almost total cessation of trade, the masters, who had but recently raised the spinners' wages one-sixth, proposed to reduce them again to their former standard, in order that they might keep the mills running. The workmen refused to comply. They struck work, formed themselves into committees, and hired assassins and vitriol-throwers to deal with the 'nobs,' or new hands, taken on by the masters. More than one murder was committed, several mills were burnt, and many deeds of violence were done ; but after the strike had lasted for seventeen weeks, the men finally went back to their work on the masters' terms. Shortly

before this period, while trade was still brisk, the colliers of Lanarkshire had obtained a considerable advance of wages, and the proposal being made that they should return to the old rates during the commercial depression of the period, they likewise refused. They stood out for about four months, until the iron-masters introduced a number of the starved-out weavers of Glasgow into the collieries, who were only too glad to earn 5s. a day. Many of the old colliers found in consequence their occupation gone, and had to seek for employment elsewhere.

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#### STRIKES AGAINST IMPROVED MACHINERY.

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The invention of new machines for the purpose of cheapening the cost of production has always caused alarm amongst artisans, and proved a fertile source of strikes. The first to rebel against these contrivances of working men have been the working men themselves. Hargreaves, the inventor of the machine for spinning more threads than one at the same time, and Kay, the inventor of the fly-shuttle, were glad to escape from Lancashire with their lives, after their machines had been destroyed by mobs. When the fashion of wig-wearing ceased, and distress fell upon the wig-makers, Richard



Arkwright occupied his spare hours in inventing his spinning-frame; but, like Kay and Hargreaves, he was forced to run from his native county, carrying the model of his machine with him. When at last his jenny was introduced, it was everywhere encountered by riots and machine-breaking mobs. The operatives then believed that every kind of work not executed by their own hands was so much loss to them, and resisted the employment alike of horses, water, and steam-power.

Yet amidst all the obstructions which ignorance and violence could employ, machines were introduced, and steam-power steadily increased. With every extension of both there was a far larger amount of money disbursed as wages among the manufacturing population. Nevertheless, each fresh improvement caused serious riots among the operatives, who almost universally regarded new inventions as their enemy. The Luddites scoured many counties on their machine-breaking mission, and were everywhere regarded with terror; masters were accustomed occasionally to sleep in their mills, guarded by soldiers and yeomanry, and several lives were lost in their defence. Still the extension of machinery went on, and still, wherever the handworker was superseded, production was greatly augmented, employment increased, and capital multiplied. Partial evil and suffering were unquestionably caused by the displacement

of the old hands, who were compelled to change their avocation ; but a far more general good was gained by the increased demand for labour and the multiplication of useful commodities. We have but to look at Lancashire, Yorkshire, Lanarkshire, and the northern manufacturing counties, to see at a glance how mistaken the notion is, that improvements in machinery diminish employment. These districts are enabled to maintain their vast populations of well-paid artisans almost entirely by the perfection of their tools and the extraordinary power and amount of their machinery.

Even in the operations of agriculture, machinery is every day becoming more general, though not many years since its use was regarded with the greatest aversion by the rural labourers. In 1830 and 1844 strikes were frequent in the southern counties, and bands of labourers went about breaking drill-ploughs, winnowing, threshing, and other machines, down even to the common drills. Suppose agriculture reduced again to flails and dibbers—and even these are tools or machines of a sort—what would be the effect but to send us back a full century, and to rob the country of that large part of its means of subsistence which is the result of improved implements? It is the same in agriculture as in manufactures. In whatever counties machinery is the most perfect, there production is the greatest, and the remuneration paid for labour

is the highest. A machine employed in any trade is but an organized tool : abolish tools and we are reduced at once to our teeth and nails ; and such would be the consistent conclusion of those who oppose the employment of machinery as an agent in human industry. The printing-press, the steam-engine, the locomotive, the threshing-machine, down to the common spade and hoe, are all tools devised for facilitating labour ; and so long as men are civilized they will continue to go on improving their tools, as the most effective means of increasing production. Without the aid of machinery there would neither be the means of subsistence nor of clothing for a single year ; and to pause in the invention of mechanism, unless all the world agree to pause also, would be equivalent to abandoning our position in the scale of nations.

It is singular enough that the last strike against machinery was that of the Amalgamated Engineers, a class of highly-paid workmen, who live by the manufacture of machinery. In 1853 the Engineers' Union commenced an agitation throughout the country to put an end to overtime and piece-work, and to procure a reduction of the hours of labour, and the abandonment of machine-making machines. Among other things, the men required of the masters 'the unconditional discharge of all 'labourers, or such class of persons engaged in 'working planing-machines, or tools of a similar

‘ character, and the employment in their stead of ‘ mechanics, members of the union.’ This proposal was similar to that of the Millwrights’ Union in 1824, when they prohibited even a grindstone being turned save by a regular journeyman millwright at two guineas a week. To the demands made by the Amalgamated Engineers, the masters replied by insisting on the mechanics and others in their employment signing a document repudiating any connexion with the union. A turn-out was the consequence. The masters saw before them the prospect of a heavy loss ; but as both their capital and profits were at stake, and as it was necessary to determine whether they or their men were to govern in the engineers’ shops, they fought the battle out. Steam was set to work to do its utmost, new labour-saving machines were invented, and many workmen not belonging to the union came in, some of them unskilled, who thus gained a footing in the trade. The result was, that after fifteen weeks’ idleness, and a loss of some 43,000*l.*, the men consented to go back to work at the old wages, but under considerably more stringent conditions than before. This was all that the engineers gained by their strike.

Strikes arising out of the introduction of new machinery have, however, generally been of a much more partial character than those for advances of wages, and have usually affected merely

the particular manufactory in which the novelties have been introduced. The workmen employed on the new machinery never willingly engage in strikes against it, and when they have done so, it has been almost invariably owing to the threats or persuasions of others. The reason is, that more money can usually be earned with the improved than with the disbanded machine. It is also worthy of remark, that in strikes against machinery the workmen have often been supported and encouraged by the masters. The injury to the workman by the introduction of inventions is commonly either remote or partial, whereas all those masters whose machinery is inferior to that newly introduced suffer an immediate and often total loss. Unless they give up their old machinery, and expend their capital in purchasing fresh, they are thrown behind in the race, and before long are thrust out of the market. The quantity of labour apportioned to a particular trade may be gradually lessened as the improvement becomes generally adopted; but as production is thus cheapened, the demand is soon so much increased that the great body of the operatives are not losers, but gainers. The hand-loom weavers form almost the only exception to this rule.

An unquestionable result of strikes has been the stimulus which they have given from time to time to the ingenuity of our mechanics. Em-

ployers have been content to jog on in the old paths, until, thwarted in the conduct of their business by the trades' unions, they have been forced to call the inventor to their aid for the purpose of helping them in their difficulty. It was a strike of the spinners at Preston about the year 1830 which gave rise to the invention of Roberts's self-acting mule. The spinners, being the best-paid workmen, were always found the most difficult to deal with, and when they struck, though comparatively few in number, the whole operations of the factory were brought to a standstill. The masters accordingly applied in their dilemma to the firm of Sharpe, Roberts, and Co., of Manchester, for a machine which should enable them to conduct their operations chiefly by means of women; and the result was the self-acting mule, which rolls the spindle carriage out and in at the proper speed without a hand touching it, the only manual labour required being that which is necessary to join the broken threads. This machine was not, however, generally adopted for some time, even at Preston, and it was not until the formidable strike in 1836 that it was largely introduced into the mills of that town. The mule was also extensively adopted at Glasgow for the purpose of getting rid of the combinations among the spinners; although the necessary changes involved a very large and otherwise unnecessary outlay of capital.

The invention of the wool-combing machine was in like manner almost entirely attributable to the repeated strikes of the Bradford wool-combers, a most refractory class of workmen. The wool-combers' union had existed for a century, and several Acts of Parliament had been passed with the object of suppressing the power which they had exercised with the usual bad consequences. The operations of trade in Yorkshire were frequently entirely suspended through their strikes. In 1833, when the whole of the combers in a large factory turned out, the proprietors applied their capital and skill to the improvement of a wool-combing machine, and in a short time brought it to such perfection as completely to supersede the employment of wool-combers. It may be added that the trade of Bradford has never prospered so steadily, nor maintained so large a number of well-paid operatives, as since these strikes of the wool-combers have been stopped.

The wool-combers, like the hand-loom weavers, have been superseded, but the general standard of remuneration, paid to a much greater number of workpeople, has been increased. Where machines displace labour, they render it disposable for other work, and at the same time render disposable the food and wages which formerly maintained it; for machines, though they may work hard, do not eat. The general result is, that there are more pro-

ducts, and a larger amount of remuneration for division among the workmen. Steam-power and machinery create an immense demand for labour; and we consequently find their introduction followed by an addition to the number of miners, iron-workers, mechanics, and engineers,—classes of workmen who are paid the highest average rates of wages. Since, however, the sudden introduction of machinery has sometimes caused severe distress to particular classes of artisans, it would be desirable to establish a fund whereby the dispossessed operatives might be enabled to betake themselves to other occupations without passing through the severe suffering to which they have occasionally to submit.

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#### STRIKES OF THE BUILDING TRADES.

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The building trades, united in a powerful union, have made repeated attempts to keep up the rate of wages by strikes. For instance, in 1833, the building trades of Manchester served a requisition on the masters calling upon them to abandon the practice of erecting buildings on the system of sub-contracts. The masters complied, but the concession only led to fresh demands on the part of the workmen, who proceeded to issue a series



of regulations requiring the masters to abide by certain rules respecting the equalization of wages, the machinery they were to employ, the number of apprentices they were to take, &c. &c. The masters again complied ; but the workmen proceeded to even more dictatorial measures, such as levying fines upon their employers when they had violated any regulation of the Union, ordering the masters to appear before them at their meetings, and commanding them to dismiss or to take back such and such workmen, and obey such and such rules. Non-compliance with these decrees was, in several instances, followed by an immediate strike of all the hands in the shop.

The employers at length formed themselves into an Association for mutual defence, being unable longer to endure restrictions which threatened to involve them in ultimate ruin. They accordingly determined to employ no workman unless he signed a declaration that he did not belong to a trades' union. A general turn-out was the consequence, and it lasted six months, during which the vast building operations carried on in Liverpool and Manchester were almost entirely suspended. No attempt whatever had been made by the masters to reduce the wages of their workmen, or to interfere with any one of their usual practices or privileges. The pay of the bricklayers had even been increased three shillings weekly a short time before

the strike took place ; for the building trade was brisk, and the masters desired to attract workmen into their employment. Good hands were enabled to earn as much as thirty-five shillings a week during the summer months.

The men were well supported during their strike, their brethren in the building trades all over England forwarding liberal contributions. Not less than 18,000*l.* was received in this way. The sacrifice which the operatives made in wages during the six months they remained idle was at least 72,000*l.* ; and as there was no prospect of the masters acceding to their proposals, the combination was voted a nuisance, and the men went back, entreating to be employed upon the old terms. But many of the buildings formerly in progress had by this time been discontinued ; a considerable number of fresh labourers had been brought from distant parts of the country, and machinery had been introduced to perform certain parts of labour to which it could be applied. Thus only a proportion of the former hands could be taken on ; and many of them never recovered from the misery into which they had sunk, or from the habits of idleness and dissipation which they had acquired, during the period of the strike.

The last extensive strike in the building trade was that which occurred in the Metropolis in 1859-60. It was ostensibly for a reduction in the

hours of labour, but in reality for an increase of wages. It was begun by a strike in the hands working under the Messrs. Trollope, who declined to grant the request made by the workmen acting under the direction of their Central Committee. The object of the proposed reduction in the hours of labour was alleged to be the employment of the surplus hands in the building trade. The Committee seemed to be under the impression that labour was a fixed quantity, and that it might be so divided amongst the whole body of workmen, as to allow of an equal amount being paid to each, no matter how large the number of workmen might be. But as they did not offer to give up the pay for the hour which they proposed to deduct from their day's work, the question for the masters to consider was simply whether they were prepared to add ten per cent. to their workmen's wages? It has been alleged indeed, that the builders' hours of labour are too long; but the men have been accustomed to remedy this evil by taking out not less than one-tenth of the established working time in holidays. Only, for those holidays they have not heretofore been paid; whereas, by the new regulation proposed by the union, the idle days would really have to be paid for by the public.

The conduct of the master-builders in adopting a general lock-out, upon a strike taking place in

one particular workshop, has been severely censured. To lookers-on it had an appearance of hardship—punishing the innocent for the acts of the guilty, and depriving them of bread. The masters' reply was, that their shops are open to such as choose to work for them, provided they renounce all connexion with 'any society which 'directly or indirectly interferes with the arrangements of their establishments or the hours or 'terms of labour,' and 'recognise the right of 'employers and employed individually to make 'any trade engagements on which they may choose 'to agree.' But the masters had a further answer to give. They were aware of the intention of the unionists to take them one by one, and force them to adopt their terms in detail. The strike ordered in the Messrs. Trollope's shop was but a beginning; and if the other builders had consented to keep their works open, and to provide the men in their employment with the funds by means of which the seceders were to have been maintained, it is perfectly clear that, one by one, the masters must have succumbed. They felt that it was time for them to imitate the example of their workmen; and when masters are forced into union for self-defence, strikes have no longer a chance of success. They are as futile as the assault of an unarmed and unprovisioned multitude upon an impregnable and provisioned fortress. However

harsh the step of the master builders may have appeared, its policy was afterwards established by the statements of the unionists themselves; for one of their number, Mr. Mark Noble, made, at the Surrey Gardens meeting, this important, though probably unconscious, admission:—‘If the masters ‘had not shut their shops and locked the men ‘out, we should have had ample money to carry ‘out the nine hours’ movement; but, as the ‘masters have locked out many thousands of men, ‘how do you suppose that we can guarantee you ‘anything like a tangible support?’ When the subject of strikes was discussed before the Society of Arts a few years ago, the question narrowed itself to this—Does a partial strike on the part of the workmen justify a general lock-out on the part of the masters? In cases where the partial strike forms part of a combined scheme of operations, we think Mr. Mark Noble has effectually supplied an answer.

It is not necessary to state how this sad strike ended. Many public works stood still. The masters sustained great losses. The men stood out as long as they could; their fellow-workmen sustained them at great sacrifices for many months. The union men thrown out of employment contrived to subsist somehow, supported by contributions from the funds of various lodges, some of which had been set apart for purposes of

sickness and widows' and orphans' relief. But the great body of labourers connected with the building trade either starved, or sought other work, which, in the dead of winter, they failed in many cases to obtain. Some committed suicide. And after all this loss of wages, and frightful suffering, the strike ended as nearly all such strikes have done, in the Central Committee of Unionists withdrawing the strike at the Messrs. Trollope's, and permitting the men to resume work at the former terms.

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#### STRIKES OF THE COLLIERIES.

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Colliers have also had their Strikes, which, though sometimes temporarily successful, have ended in the usual calamitous results. One of the least disastrous strikes was that of the colliers of Lancashire, who, in 1830, obtained an advance of wages after a protracted struggle. The price of coal was raised forty per cent. ; large quantities from other districts were brought into Lancashire by sea and canal, and stocks accumulated on the hands of the masters ; the colliers were accordingly required to do less work, and their earnings were in many cases reduced below what they had been before the strike. The men, however, had felt

their power, and they proceeded to assist other combinations among neighbouring workmen. In one case the colliers required that their masters should not supply coal to a customer who employed men unconnected with the trades' union; and the result was, that the master introduced an entirely new set of colliers from a distance, and had them protected against the violence of the unionists by a military force. In another colliery the men insisted that the master should discharge two workmen who were not members of a union. On the master refusing, the men struck, and again there was an entire change of hands, when a large number of the old gang were thrown out of employment.

The pitmen of Durham and Northumberland have also had their share of strikes. The most recent have been those of 1839—the Chartists' 'sacred month'—which proved a total failure; and one, still more formidable, which took place in 1844. In this latter case 33,990 pitmen were involved. They struck for an advance, but required that no one should be paid more than three shillings a day, in order that labour and wages might be shared as equally as possible. There can be no doubt as to the generous feelings which prompted the movement; though it was an interference with production to which the masters, who were willing to concede several important

points, could not agree. A general turn-out took place in May, on which the men were ejected from their cottages, and they encamped with their families in the open air. The funds of the Union amounted at the time to 40,000*l.*, and the colliers were more confident of the success of the strike than they had ever been before. They engaged Mr. Roberts, the Chartist solicitor, as their attorney-general, at a salary of 1000*l.* a year, with his costs; and he made many eloquent speeches, in which he of course advised no surrender. After about two months, as the men displayed no symptoms of giving way, the masters introduced 'foreigners' in considerable number, to whom the increased pay they could earn by colliery work was a great boon. The Marquis of Londonderry filled his pits with labourers brought from his estates in the north of Ireland. The colliers became extremely alarmed, especially as their money was all spent, their furniture sold, their homes broken up, and destitution staring them in the face. By the end of August the strike was at an end, and those who could obtain employment returned to their work on the masters' terms.

Such have been the results of the most important strikes which have taken place in England down to the present day; and they afford an effectual answer to the question—Have strikes



tended to raise the rate of wages? Indeed there is not an instance of any *extensive* strike, no matter how well organized and supported, having ended otherwise than in suffering and defeat to the workmen. The waste incurred has been frightful. The loss to the nation may be reckoned by millions; for property which might have been produced, but was not, is as much lost as though it had been first made and afterwards destroyed. These struggles of peace have proved as costly as many campaigns; and some strikes have presented horrors scarcely surpassed by those of physical warfare. If blood is not shed, life is sacrificed, as well as the energies on which life depends, spreading misery and breeding strife. In many cases the moral character of the workmen and their families has been completely broken down; and they have never again recovered from the ruin inflicted upon them.

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#### STRIKES DIRECTED MAINLY AGAINST THE UNSKILLED LABOURING CLASSES.

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It may be said that the *fear* of a strike acts as a powerful inducement on the part of the master to maintain the rate of wages, and to grant an increase when demanded by the united body of

workmen. Doubtless this is an influence which has its effect, and it will always operate, independently of trades' unions, where there is an intelligent body of skilled artisans to be dealt with. The highest paid mechanics have no unions, nor do they need them. They have the power of declining to work for what they consider insufficient wages; and if it be the master's interest to keep them, he will not fail to offer the inducement of increased pay. Trades' unions did not create industry nor the demand for skilled labour, nor have they regulated wages, which will always necessarily depend upon the numbers seeking work. Hence the unemployed have even more to do than the employed with the determination of the rate of wages. There is a natural level of remuneration for every kind of labour which the power of all the trades' unions cannot alter. If there be a scarcity of workmen, the tendency will be to a rise of wages, perhaps above the ordinary standard; but even then the attraction of increased numbers into that particular trade will quickly restore the rate to its former average. If there be an excessive number of workmen in proportion to the work to be done, no power of combination will maintain the rate until the surplus hands have betaken themselves to other employments. And there is this advantage for skilled workmen in such a country as England,

that the enterprise, the energy, and the capital of our middle class, if left free and untrammelled, are constantly opening up new fields for labour.

Whilst trades' unions are eulogized by their orators as the 'protectors of labour against the 'tyranny of capital,' they are by no means so friendly to the general mass of the working classes as they would have us believe. They, in fact, constitute an exclusive body, whose principal object is to keep as many as possible out of their particular trades, and especially to shut out the poor and unskilled from participating in their peculiar advantages. Some of the most important strikes have occurred because of the employment of labourers and mechanics not belonging to the trades' combinations. The unions do not for one moment take into consideration the interests of the people outside their associations; they are as monopolising, if we may judge by their rules, as any of the ancient guilds; and it is well known that any attempt on the part of non-unionists (who constitute the great body of the labouring classes) to obtain employment in their trades, is met by unceasing annoyance, and in many cases by actual persecution and violence.

Indeed the main action of these associations—however it may be attempted to be disguised—is not so much directed against the tyranny of capital as against the unfettered industry of the

working people themselves; and it might even be said that the average rate of wages is kept depressed in order that the wages of the unionists may be maintained. It is not the free disposal of labour that the trades' combinations seek, but its restriction and monopoly. They stand between the man who wishes to work and the man who is willing to employ him. They insist that the community shall pay the rate which they arbitrarily set upon their peculiar labour and skill, and not its fair market-value. If the free labourer is willing to give us ten hours' work for ten hours' pay, and the unionist will give us only nine hours' work for the same, what is it but exacting money for an imperfect equivalent, and taking an hour's idleness at the general expense? For it is a mistake to suppose that it is the employer who suffers. The employer only looks for a reasonable profit on his investment of capital, skill, and industry; and whether the workman gives nine or ten hours' work, the result will be nearly equal to him. It is the public who are unjustly deprived of their money.

But this sort of doctrine is stigmatised by some as Political Economy; and a unionist is said to have boldly declared, in Hyde Park, 'If political economy is against us, then we are against political economy.' 'Where reason is against a man,' says Hobbes, 'he will be against reason.'

To declare against the law of gravitation were indeed quite as futile as to declare against the law of supply and demand. Neither physical nor moral conditions will accommodate themselves to the restrictive regulations of trades' unions. Even they themselves have sometimes admitted the fact. The cotton-spinners of Glasgow and the potters of Staffordshire not long since formed themselves into associations for the purpose of enabling the spare hands in their respective trades to emigrate, and thus relieve the market.

The fallacy which seems to prevail amongst working men is, that, by diminishing production, the remuneration of the workman may be increased. With this view, bricklayers must not put the trowel out of their hand to do any other labour, and hodmen must carry only a certain weight defined by edict or by usage. Men are virtually forbidden to do their best, and the wages of the most skilled artificers are kept down to the level of the worst,—all that the superior hands gain being merely the earliest chance of obtaining employment. But it is a most dangerous thing for workmen to proclaim that the idle and unskilled shall be as well paid as the industrious and the skilled. This is to place the energetic and the indolent, the competent and the incompetent, on the same level, and remove the principal stimulus to the cultivation of individual excellence. A

large engineering firm at Leeds had a serious struggle with their workmen in 1851-2 in consequence of the determination of the employers to pay their men according to their merit and the quality of their work. The first difference arose respecting the remuneration of a few persons employed in riveting boilers. Their number was only 8, out of about 600 workmen, and they received different wages according to their ability—some 27s. a week, some 25s. and 26s., and one 24s. The other men insisted they should all be paid a uniform rate, although admitting that the labour of some was not equal in value to that of their fellows. The firm resisted, and the eight men struck. Fresh persons were employed in their place; on which all the factory turned out, many of them most unwillingly. The works were kept going, and other hands were employed, who were subjected to great annoyances for a time. The acting foreman in one department was even fired upon by some unionist. Still the concern went on, though it was eighteen months before the firm became efficiently manned. It was now made a condition of employment that those taken on should not be members of trades' unions, and the consequence was that a more orderly and independent corps of workmen was got together, from which the firm eventually derived some equivalent for the loss which they had sustained during the

strike. We may add, that many regulations exist in this establishment which would be difficult, if not impossible, under the interference of trades' unions. For instance, the employers have instituted a sick and funeral fund, to which each man contributes by an additional ten minutes' labour every day when necessary, the proceeds being under the control of a committee of workmen appointed by themselves, and administered to their general satisfaction.

We have shown that wages have not been raised by means of strikes; but numerous instances might be cited to show that in many cases they had a contrary effect. Even when followed by apparent success, they have inflicted eventual injury. An advance may have been conceded on occasions, in order to complete existing contracts, but no sooner have these been fulfilled than a reduction takes place, and wages fall back to their former standard, if not below it. In other cases, increased wages have induced new hands to enter the trade, until the competition of numbers speedily brought back wages to their natural level. Strikes, too, as we have seen, oblige the masters to introduce fresh workmen, so that the old hands have a difficulty in again finding employment. During the Ashton turn-out in 1825, some 300 new men were instructed in cotton-spinning, and the result was a reduction in the rate of wages after the

strike had ceased, on account of the superabundance of operatives in the trade. The shipwrights at Liverpool struck for an advance, and after standing idle 21 weeks they turned in again at 5 per cent. reduction on their previous wages. The hatters of London struck for an advance of a shilling per dozen hats, but eventually went back to work at a shilling decrease, instead of the shilling additional which they had forfeited nearly a third of a year's earnings to gain. The journey-men tailors of London struck in 1834 for an advance of wages and a reduction in the hours of labour. Thirteen thousand men remained out of work for several months; they sacrificed about 100,000*l.* in wages alone, and, after enduring great privations and being reduced to utter destitution, went back to work at the masters' terms, and subscribed a declaration by which they renounced all further support of unions. During the strike many women had been introduced into the trade, and the system of wholesale slopwork was then adopted, which eventually led to a serious depreciation in tailors' wages.

Mr. Jackson, a Sheffield manufacturer, when examined before a Committee of the House of Commons, in 1833, gave the following reasons why strikes are never calculated to benefit the workmen employed in the cutlery trade. 'The 'workman,' said he, 'does not benefit, strictly



speaking, by combination : though he gets high wages, he has sometimes to pay twenty per cent. out of his wages for keeping up the combination, besides an occasional levy of 1*l*. ; and besides, to obtain this advantage, it often happens that the men are out of employment for several months ; so that I have frequently said to the workmen, that I defy them to prove that any steady, industrious man ever benefited by it—that is to say, that the cost of obtaining the advance is greater than the advantage ultimately realised by it. My opinion is, that combinations have a tendency ultimately to reduce wages. Say an augmentation of wages has taken place : if trade has been remarkably brisk, and the demand made by the workmen has mostly been for an exorbitant price, this price has generally been maintained for a very short time—for a month, perhaps—to execute the orders on hand ; but the price of goods was in consequence so far augmented as to stop the demand in our foreign markets ; and a subsequent reaction taking place, it has been ascertained that after a turn-out of workmen, and a consequent augmentation in the price of goods, every third season, or every third half-year (as the American orders came usually twice a-year), the price has fallen much below the previous level ; and when the workmen have attempted to gain exorbitant wages for their

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‘labour, it ended in the sequel by bringing the  
‘rate of the labour to a less standard than that  
‘from which they previously started.’

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### IRISH STRIKES.

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If strikes and combinations could elevate the condition of labour, Dublin must now have been the paradise of working men. The operatives there, with true Celtic vehemence, have thrown themselves heart and soul into the unions, and have fought their battles with a devotion worthy of a better cause. Moreover, they have been almost uniformly successful; but their victories have been even more disastrous than defeats. Dublin was formerly the seat of numerous extensive and highly prosperous manufactures and trades. One after another these various branches of industry were ruined by strikes. Flannel, silk, lace, gloves, almost ceased to be manufactured, and the best Irish workmen migrated to England and Scotland. The wretched and poverty-stricken ‘Liberties’ of Dublin—untroubled by machinery and capital, but infested with pauperism in its most revolting forms—still testify to the ruin inflicted on the trade of Ireland by the combinations of her operatives. O’Connell himself ad-

mitted that Trades' Unions had wrought more evil to Ireland than even absenteeism and Saxon mal-administration.

The monopoly and restrictions enforced by the Dublin unionists were most rigid ; but as usual their heaviest pressure was upon the working people outside their combinations, who were sacrificed without mercy. Unskilled labour was paid as low as 6*d.* a-day in the very shops in which the unionists were striving to keep up their own wages at an unnatural rate. They prescribed a minimum rate of wages for themselves, so that the worst workman should receive the same as the best. They left little or no choice to the employers in the selection of their men ; and the master in want of an additional hand had to go to the trades' union and take the person who stood first on their register. Knobsticks, or non-unionists, were rigidly excluded ; and if any unprivileged man ventured to work at any union trade, it was at the peril of his life. Indeed several poor wretches were assassinated at the expense of the unions, and the murderers remained undiscovered.

No organization could have been more perfect ; and its result was ruin. The shipwrights and sawyers carried every point with their masters ; and in the course of a few years there was not a single master shipwright in Dublin. If vessels frequenting the port required repairs, they were

merely cobbled up so as to insure their safety across the Channel to Belfast or Liverpool. The Dublin iron manufacture was destroyed in the same way. Mr. Robinson, an iron-master, was prohibited by his men from using a machine which he had invented to meet the competition of English-made nails; and the trade in consequence left Dublin, never to return. Another manufacturer, anxious to execute some metal works in Dublin, in order that Irish industry might have the benefit, found to his dismay that he was precluded from competing with England, not by any local disadvantages, or want of coal or iron, but solely by the regulations enforced by his own workmen. It was thus that the iron-trade went down. O'Connell estimated that at least half a million a-year had been lost to the Irish capital in wages alone, through the combinations of the unions.

Almost the only branch of trade in Dublin against which strikes failed has been that of coach-building; and it has, accordingly, been preserved. The Messrs. Hutton held their ground with heroic perseverance. The unionists battered their carriages, cut the silks and laces, beat their foremen, and compelled the masters to ride home armed and guarded; nevertheless, they persisted in carrying on their business in their own way, and by this means kept up their splendid coach manufacture,

which would doubtless otherwise have been driven out of the island.

The strike infatuation ruined the trade of other districts in Ireland. An Irish capitalist erected a costly manufactory at Bandon, and succeeded in obtaining a large contract. He bought machinery, the workmen worked till it had been erected, and then struck for increased pay. 'We know,' they said, 'that you have got a contract in Spain and Portugal, and you must, therefore, give us higher wages.' The proprietor gave the increase demanded, worked out his contract, and then abandoned the manufactory. The consequence was a loss to the Bandon work-people in wages of about 12,000*l.* a year. Dr. Doyle stated before the Irish Committee of 1830, that the almost total extinction of the blanket trade of Kilkenny was attributable to the combinations of the weavers. No sooner was it known that any manufacturer had taken a contract than the weavers immediately insisted on an advance. The consequence was, that manufacturers would not enter into contracts; they withdrew their capital, the blanket trade was ruined, the weavers became paupers, and had to be maintained at the public expense. Such are only a few illustrations of the triumphs of strikes in Ireland.

### MONEY POWER OF THE WORKING-CLASSES.

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Capital flies turbulence and strife, and thrives only in security and freedom. Though senselessly denounced for the tyranny it exercises over labour, it is really its motive power. It is also the result of labour, and represents the self-denial, the providence, and the enterprise of the past. The most successful accumulators of capital have in all times risen from the ranks of labour itself; they are working men who have shot ahead of their fellows, and give employment instead of receiving it. These persons, who are not the less working men because they have ceased to be manual labourers, by creating and extending the sphere of productive industry, must be regarded as amongst the most effective benefactors of the people, as they unquestionably are among the principal sources of our power and wealth as a nation. Without the capital accumulated by their thrift during many generations, the lot of the artisan would be most precarious.

There is not a mechanic but has the use of the money of the master who employs him. When the unskilled labourer lays down his spade, he leaves idle a capital worth eighteen pence; but when a skilled artisan or mechanic leaves his mill

or his workshop, he leaves idle a capital of from 80% to 150% per man. Nor does the skilled workman run any risk whatever as regards the sums invested, though he virtually shares the profits in the shape of the wages paid for his labour. The profit which remains is the master's return for his management and his risks. It is well known, however, that the risks are not always covered, as the Gazette in bad times abundantly demonstrates. But the workman in good employment is not liable to losses by bad debts; he has no obsolete machinery from time to time left useless on his hands; and he has no anxiety about finding a market for his goods, nor fears respecting fluctuations in the price of the raw material. These are important advantages in his favour, which he does not usually take into account. It is true he suffers if trade is bad, but he earns high wages if it be good; and he can then save money if he pleases. He may be said to participate in the adversity or prosperity of his firm, but without incurring any of the liabilities of partnership.

It has been urged that great good would be derived from workmen becoming actual partners with their masters, or entering into partnerships amongst themselves, for the purpose of manufacturing and selling their own goods. It is, indeed, most desirable that every encouragement should be given to work-people to save money and

invest it in productive industry. Nor does any obstacle exist to enterprises of the kind. On the contrary, the Limited Liability Act has been framed mainly with the view of enabling partnerships to be formed on this principle, whether amongst working men or others. The history of the Rochdale Pioneers proves that such associations can be successfully conducted; and we are gratified to learn that the labouring classes of the same town have recently accumulated a sum of about 12,000*l.*, which is being invested in a mill and machinery, to be worked for the benefit of the members. The movement commenced in 1844 with a capital of 28*l.*, which in 1857 amounted to 15,142*l.*, whilst the annual profits divided among the members increased from 32*l.* in the former year to 5470*l.* in the latter. The institution appropriates a portion of its profits to educational purposes, and, better still, is training the members to habits of thrift, frugality, and economy, with the object of improving their social condition, and building up their individual independence.

We must not, however, expect too much from this proceeding. There will always remain a large number of persons dependent upon weekly wages; and whether these may be disposed to enter into co-operative associations or not, it is within their power, as it is their duty, to practise the virtue of individual economy. There are many operatives



who might, by the exercise of ordinary self-denial, lay by weekly in a savings-bank quite as much as the estimated amount of the profit they would derive from being admitted as actual partners in their masters' business. Many of the householders engaged in the strike of 1853 had long been in the receipt, from the labour of themselves and their families, of not less than from 150*l.* to 200*l.* a-year. Let it not be said, therefore, that the working people cannot save money and become capitalists if they will. Have we not the fact that the operatives of Blackburn alone sent not less than 30,000*l.* out of their earnings to maintain the Preston operatives during their fruitless strike? And why should they not in ordinary times invest these surplus funds in savings-banks, or in co-operative associations, instead of spending it in public houses?

The labouring classes do not yet know the money-power which they possess. The annual wages of the working people of the country are estimated to amount to nearly three hundred millions sterling. But, notwithstanding the increased remuneration paid for labour during recent years, and the generally reduced cost of living, the savings of the working classes invested in savings-banks have remained almost stationary. Will it be believed that the annual earnings of many families engaged in the cotton manufacture amount

to more than the average incomes of the clergy of England? and that there are few skilled operatives whose individual earnings do not exceed those of the great body of clerks and shopmen? When the builders lately struck they were earning 5s. 6d. a-day,\* which is equal to the pay of

\* A steady increase has taken place in the wages of workmen employed in the building trades in London during the last thirty years, as is shown in the following table compiled from authentic sources:—

AVERAGE WAGES PER WEEK.

| Description of Workmen. | 1829. | 1839. | 1849. | 1859. |
|-------------------------|-------|-------|-------|-------|
|                         | s.    | s.    | s.    | s.    |
| Masons . . . .          | 28    | 30    | 30    | 33    |
| Bricklayers . . . .     | 28    | 80    | 30    | 33    |
| Carpenters . . . .      | 27    | 29    | 29    | 32    |
| Joiners . . . .         | 29    | 30    | 30    | 33    |
| Plasterers . . . .      | 28    | 30    | 30    | 33    |
| Painters . . . .        | 27    | 28    | 30    | 32    |
| Plumbers . . . .        | 30    | 30    | 30    | 33    |
| Labourers . . . .       | 18    | 18    | 18    | 20    |

This increase in wages has taken place without strikes, and is attributable simply to the increased demand for labour, arising from various causes. It is, however, worthy of remark, that the increase in the money rate of wages does not represent the actual increase, which can only be duly estimated by taking into consideration the quantity of necessaries which the money earned will purchase. During the period referred to, the average price of Bread has been reduced from 9d. to 6d. the 4 lb. loaf; Sugar from 7½d. to 4½d. per lb.; Tea from 6s. to 3s. 6d.; Soap from 7d. to 4d.; and Coals from about 3l. to 1l. 5s. the ton. If, therefore, the increase in money wages, together with the reduction in the price of necessaries, be taken into account, it will be found that the men employed in the building trades of the metropolis have, within the last thirty years, secured an increased remuneration for their labour equivalent to from 30 to 40 per cent.

the ensigns and lieutenants of our infantry regiments, without the cost of mess or uniform. Erectors and fitters in the shops of London engineers receive from 35s. to 37s. a-week, or perhaps a higher average rate of remuneration than is paid to the whole body of dissenting ministers. If working people are powerless, it is too often because they are thoughtless and improvident. If they are driven into bad bargains with their masters, it is mainly because they have not taken care to provide a defence against destitution in their day of need, by a store of frugal savings in prosperous times. Those who spend their money as they earn it will always be at the mercy of others; and it is melancholy to reflect that when a time of adversity comes they are scarcely a week ahead of actual want.

If the labouring classes would gain a firmer footing in the world, they must exercise economy, self-denial, and forethought, the basis of all manly and truly independent character. What William Felkin, late Mayor of Nottingham, himself originally a factory operative, stated before the British Association, at Liverpool, in 1837, cannot be too deeply imprinted on every working man's mind :  
' Inasmuch as I know what it is to labour with  
' the hands long hours, and for small wages, as  
' well as any workman to whom I address myself,  
' and to practise self-denial withal, I am em-

‘ boldened to declare from experience, that the  
‘ gain of independence, or rather self-dependence,  
‘ for which I plead, is worth infinitely more than  
‘ the cost of its attainment ; and, moreover, that  
‘ to attain it is within the power of far the greater  
‘ number of skilled workmen engaged in our  
‘ manufactures. A provident and skilful work-  
‘ man is the last to be discharged in bad times,  
‘ and the first to regain employment. Masters do  
‘ not fail to recognise their own interest in con-  
‘ sulting the interests and feelings of such work-  
‘ men. Steady employment is itself a first-rate  
‘ advantage to the prudent and clever mechanic ;  
‘ and were strikes for wages mainly dependent on  
‘ the wishes of such, they would rarely or never  
‘ happen. If the work-people were generally and  
‘ permanently thrifty, they would seldom have to  
‘ submit to reduced wages, and never would turn  
‘ out of work. Their capital in labour and skill  
‘ would receive the aid of their capital in money,  
‘ and be a fair counterbalance to their employers  
‘ in money, skill, and management. The richest,  
‘ most powerful, and most natural fund on which  
‘ the working man can rely, is that which he  
‘ creates himself by his own savings. It enables  
‘ him to command the price of his labour, not  
‘ controlled by his necessities, but influenced by a  
‘ prudent regard for his own welfare and that of  
‘ his family. He who practises economy and fore-

‘sight will ordinarily obtain for himself what  
‘neither Acts of Parliament nor any foreign aids  
‘can secure—a healthy body, an independent  
‘mind, domestic happiness, and general esteem.  
‘He will be an ornament to the class to which  
‘he belongs, and be serviceable in no small degree  
‘to the community at large.’

At the same time, employers ought not to stand too strongly upon their rights, nor entrench themselves too exclusively within the circle of their own order. Frankness and cordiality will win working men’s hearts, and a ready explanation will often remove misgivings and dissatisfaction. Were there more trust and greater sympathy between classes, there would be less disposition to turn out on the part of men, and a more accommodating spirit on the part of masters. An incident which occurred during the strikes of 1842 shows how confidence on one side will beget confidence on the other. When the operatives throughout Yorkshire and Lancashire were endeavouring to induce the workmen in the other mines and factories of the district to rebel, they appealed to the Worsley Colliers, who promptly resisted the combination. In an address which they forwarded to their employer, the late Lord Ellesmere, they strongly expressed their attachment to him, and concluded in these words: ‘With the voice of one  
‘man, we declare our design to defend your

‘honour and all in connection with you.’ Lord Ellesmere had simply been a good master, and had exerted himself to improve the moral and physical condition of those whom Providence had placed under his charge. The address of his workpeople was but the natural response of human hearts touched by kindness and gentleness. So it was understood by Lord Ellesmere himself, who said in his reply,—‘It cannot be too widely known how ‘liberally the working classes of this country are ‘disposed to reward with their goodwill and affection those to whom, rightly or wrongly, they ‘attribute similar feelings towards themselves.’

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#### NOTE ON THE BUILDERS’ STRIKE.

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SINCE the above article was published (in October, 1859), the strike of the London Building Trades has terminated in the manner usual with nearly all extensive strikes. The object of the strike was a reduction in the hours of labour, from ten to nine hours, but the same wages were required to be paid for the nine hours’ as for the ten hours’ work. The Messrs. Trollope having been requested, on the 18th of July, 1859, to concede the nine hours as a day’s work, declined to do so, and on the 23rd the men struck, when they were supported by the operatives in the other building trades. On this a Central Association of Master Builders was formed, and they determined to close their shops until Messrs. Trollope had resumed their works; and also to engage only such hands as

should sign a "memorandum of agreement," designated by the men "the odious document," declaring that they were not connected with any society which directly or indirectly interfered with the arrangements of the establishment into which they entered, or with the hours of labour, and recognizing "the rights of employers and employed individually to make any trade engagements on which they may choose to agree." The lock-out took place on the 6th of August; on the 6th of September the Messrs. Trollope were stated to have 208 men at work under the declaration, and the masters reopened their shops on the 12th. In the course of three weeks 9100 men resumed work under the declaration, and 1500 more under a shop rule embodying its spirit. By the 16th December 15,000 men were at work in the masters' shops. On the part of the workmen the strike was withdrawn at Messrs. Trollope's on the 7th of November, their efforts being thenceforward exclusively directed against the "odious document;" the nine hours' movement, for which the strike had taken place, being declared suspended. From that time, the strike gradually died out, and the result was that the men went back to work on the same terms as before the strike and the lock-out had taken place—viz., ten hours' pay for ten hours' work.

The number of men thrown out of work on the 6th of August is stated by the masters to have been about 24,000, and by the men at about 19,000. The number who received pay from the United Trades Conference on the 22nd of August was 10,019; but this number gradually diminished until the 27th of February, when the final dividend was paid to 1572 men then out of work. After twenty-seven weeks the strike was at an end. In the "Balance Sheet of the late strike and lock-out," published by the United Trades, the following passage occurs:—"In casting a retrospective glance over the struggle now terminated, it must be admitted that many features of the contest are of a character to warrant the working classes in general, and the lock-outs in particular, in indulging in no inconsiderable measure of hearty congratula-

tion. A powerful and unscrupulous organization of capital has been vanquished. A dear-bought and valuable victory has been achieved." We may be excused for expressing doubts as to this victory, when we reflect that the loss in wages to those thrown out of work during the period of the strike and lock-out was not less than 170,000*l.*; that during the same period those in work contributed out of their earnings 23,065*l.* for the support of those who remained out of work; that, according to the statement in the balance sheet referred to, "a great number of the lock-outs died through the severe hardships" which they underwent; and that after all, the men went back to work on the same terms as before the strike at the Messrs. Trollope's—ten hours' pay for ten hours' work.

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The decision since announced by several of the largest building firms in the metropolis, of their intention to pay for the hour's work by the hour's wage, seems so just in its spirit that we can scarcely conceive any reasonable ground on which it can be opposed. By the new arrangement the rate is to be 7*d.* per hour for skilled mechanics, and 4½*d.* per hour for labourers; or an advance of about 1*s.* 2*d.* per week to the former, and 8*d.* per week to the latter, assuming that they work 58½ hours a week as at present. We do not see how the men can object to give that fair *equivalent* for which alone the pay is given—so much labour for so much wage. If they decline to give their equivalent of labour, how can they object if the masters decline to give their equivalent of pay? To insist both on the short hours and the long pay is clearly one-sided. If the pay be insufficient, that ground ought to be honestly taken; but it is an altogether different question from that now at issue, which seems to be this,—that the employers are required to give ten hours' pay for only nine hours' work.













